

2013

Missouri

Complaint Report

**Statistics Section
May 2014**



DIFP

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The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by DIFP between 2011 and 2012, and that were closed as of time of writing in 2014. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data are presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These

companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

Also Available from DIFP

Reports: The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

Databases: for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only), mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/complaint/index.htm>.

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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Complaints by Line of Business

Total Complaints by Line					
2009-2013					
Line of Business	2009	2010	2011	2012	2013
Private Passenger Auto	1,056	910	835	742	787
Homeowners	592	538	619	603	514
Other P&C	219	188	212	201	199
Total P&C Complaints	1,867	1,636	1,666	1,546	1,500
Long Term Care	80	67	73	85	77
Medicare Supplement	85	60	51	70	46
HMO	142	87	101	37	46
All Other A&H	1,135	951	743	722	692
Total A&H Complaints	1,442	1,165	968	914	861
Life and Annuities	433	392	340	379	385
Total	3,754	3,203	2,974	2,839	2,746

Total Property & Casualty Complaints Excluding A&H 2011-2013					
Line of Business	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Aircraft	1	0	0	-100.0%	.
Boiler Machinery	2	0	0	-100.0%	.
Commercial Auto	64	34	42	-34.4%	23.5%
Commercial Multi-Peril	54	59	50	- 7.4%	-15.3%
Condo/Town	7	10	7	0.0%	-30.0%
Credit Property	1	0	5	400.0%	.
Crop/Hail	0	0	2	.	.
Dwelling Fire	11	4	8	-27.3%	100.0%
Farmowners	13	11	6	-53.8%	-45.5%
Federal Crop	0	1	1	.	0.0%
Federal Flood	1	1	2	100.0%	100.0%
Fidelity & Surety	6	1	2	-66.7%	100.0%
Fire, Allied Lines	7	7	9	28.6%	28.6%
General Liability	12	18	5	-58.3%	-72.2%
Group Homeowners	0	2	0	.	-100.0%
Group Private Passenger	1	0	1	0.0%	.
Homeowners	540	539	453	-16.1%	-16.0%
Inland Marine	1	7	6	500.0%	-14.3%
Mobile Homeowner	19	11	9	-52.6%	-18.2%
Motorcycle	10	11	11	10.0%	0.0%
Motorhome	8	2	9	12.5%	350.0%
Ocean Marine	0	0	1	.	.
Other	24	27	22	- 8.3%	-18.5%
PMI	1	0	0	-100.0%	.
Private Passenger Auto	816	729	765	- 6.3%	4.9%
Professional E & O	1	2	2	100.0%	0.0%
Rental Vehicle	0	0	1	.	.
Renters/Tenants	29	26	31	6.9%	19.2%
Umbrella	0	2	0	.	-100.0%
Warranty Contract	0	0	1	.	.
Watercraft	7	7	6	-14.3%	-14.3%
Workers Compensation	30	35	43	43.3%	22.9%
Total	1,666	1,546	1,500	-10.0%	- 3.0%

Accident and Health Insurance Complaints by Line, 2011-2013					
Line of Business	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Individual A&H	425	465	398	- 6.4%	-14.4%
Group Accident and Health	439	408	416	- 5.2%	2.0%
Credit A&H	3	4	1	-66.7%	-75.0%
HMO	101	37	46	-54.5%	24.3%
Total	968	914	861	-11.1%	- 5.8%

Life and Annuities					
Complaints by Line, 2011-2013					
Line of Business	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Individual Life	246	294	305	24.0%	3.7%
Group Life	45	48	55	22.2%	14.6%
Annuity	40	36	19	-52.5%	-47.2%
Credit Life	9	1	6	-33.3%	500.0%
Total	340	379	385	13.2%	1.6%

Private Passenger Automobile Insurance Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Claim Handling					
Adjuster Handling	15	9	2	-86.7%	-77.8%
Assignment of Benefits	2	5	1	-50.0%	-80.0%
Comparative Negligence	39	53	43	10.3%	-18.9%
Copay Issues	2	0	0	-100.0%	.
Delays	287	216	268	- 6.6%	24.1%
Denial of Claim	170	130	152	-10.6%	16.9%
Fraud	1	0	0	-100.0%	.
Medical Necessity	0	0	1	.	.
Post-Claim Underwriting	0	1	2	.	100.0%
Provider Availability	0	1	0	.	-100.0%
Recoupment	0	2	3	.	50.0%
State Specific	17	8	24	41.2%	200.0%
Subrogation	1	2	6	500.0%	200.0%
Unsatisfactory Settlement/Offer	155	179	135	-12.9%	-24.6%
Usual, Customary, Reasonable Char	2	9	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>691</i>	<i>615</i>	<i>637</i>	<i>- 7.8%</i>	<i>3.6%</i>
Marketing					
Failure to Submit Application	1	0	0	-100.0%	.
Financial Privacy	0	1	0	.	-100.0%
Fraud/Forgery	1	4	0	-100.0%	-100.0%
Misappropriation of Premium	0	1	2	.	100.0%
Misrepresentation	1	1	1	0.0%	0.0%
Premiums Misquoted	0	0	2	.	.
State Specific	7	3	4	-42.9%	33.3%
<i>Subtotal</i>	<i>10</i>	<i>10</i>	<i>9</i>	<i>-10.0%</i>	<i>-10.0%</i>
Policy Service					
Abusive Service	1	1	0	-100.0%	-100.0%
Coverage Question	12	11	5	-58.3%	-54.5%
Delays/No Response	3	0	1	-66.7%	.
Payment Not Credited	2	1	2	0.0%	100.0%
Policy Delivery	1	1	1	0.0%	0.0%
Premium Notice/Billing	24	26	21	-12.5%	-19.2%
Premium Refund	26	18	33	26.9%	83.3%
State Specific	3	4	5	66.7%	25.0%

Private Passenger Automobile Insurance Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
<i>Subtotal</i>	<i>72</i>	<i>62</i>	<i>68</i>	<i>- 5.6%</i>	<i>9.7%</i>
Underwriting					
CLUE Reports	2	3	7	250.0%	133.3%
Cancellation	20	16	26	30.0%	62.5%
Credit Report	3	3	0	-100.0%	-100.0%
Delays	3	1	3	0.0%	200.0%
Endorsement/Rider	1	1	0	-100.0%	-100.0%
Nonrenewal	3	4	8	166.7%	100.0%
Premium & Rating	20	21	24	20.0%	14.3%
Refusal to Insure	1	1	0	-100.0%	-100.0%
State Specific	3	2	3	0.0%	50.0%
Surcharge	5	3	1	-80.0%	-66.7%
Unfair Discrimination	1	0	1	0.0%	.
<i>Subtotal</i>	<i>62</i>	<i>55</i>	<i>73</i>	<i>17.7%</i>	<i>32.7%</i>
Total	835	742	787	- 5.7%	6.1%

**Homeowners Insurance
Complaints by Reason, 2011-2013**

Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Claim Handling					
Adjuster Handling	6	4	4	-33.3%	0.0%
Assignment of Benefits	1	1	0	-100.0%	-100.0%
Claim Recoding/Bundling	0	0	1	.	.
Delays	143	105	99	-30.8%	- 5.7%
Denial of Claim	149	129	162	8.7%	25.6%
Fraud	0	1	0	.	-100.0%
Post-Claim Underwriting	0	1	7	.	600.0%
Provider Availability	0	1	0	.	-100.0%
Recoupment	0	0	1	.	.
State Specific	8	9	15	87.5%	66.7%
Subrogation	0	1	0	.	-100.0%
Unsatisfactory Settlement	185	194	88	-52.4%	-54.6%
Usual, Customary, Reasonable	0	2	0	.	-100.0%
<i>Subtotal</i>	<i>492</i>	<i>448</i>	<i>377</i>	<i>-23.4%</i>	<i>-15.8%</i>
Marketing					
Financial Privacy	0	0	1	.	.
Misappropriation of Premium	0	0	1	.	.
Misrepresentation	1	0	1	0.0%	.
Premiums Misquoted	0	2	2	.	0.0%
State Specific	6	4	1	-83.3%	-75.0%
<i>Subtotal</i>	<i>7</i>	<i>6</i>	<i>6</i>	<i>-14.3%</i>	<i>0.0%</i>
Policy Service					
Coverage Question	8	10	5	-37.5%	-50.0%
Delays/No Response	1	2	1	0.0%	-50.0%
Payment Not Credited	2	0	0	-100.0%	.
Policy Delivery	0	1	1	.	0.0%
Premium Notice/Billing	17	23	6	-64.7%	-73.9%
Premium Refund	13	10	13	0.0%	30.0%
State Specific	7	4	1	-85.7%	-75.0%
<i>Subtotal</i>	<i>48</i>	<i>50</i>	<i>27</i>	<i>-43.8%</i>	<i>-46.0%</i>
Underwriting					
CLUE Reports	2	7	11	450.0%	57.1%
Cancellation	15	27	22	46.7%	-18.5%
Credit Report	6	2	0	-100.0%	-100.0%
Delays	0	2	2	.	0.0%

Homeowners Insurance Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Endorsement/Rider	1	1	2	100.0%	100.0%
Nonrenewal	21	15	24	14.3%	60.0%
Premium & Rating	19	41	41	115.8%	0.0%
Refusal to Insure	1	1	1	0.0%	0.0%
State Specific	5	3	1	-80.0%	-66.7%
Surcharge	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>72</i>	<i>99</i>	<i>104</i>	<i>44.4%</i>	<i>5.1%</i>
Total	619	603	514	-17.0%	-14.8%

Accident and Health Insurance Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Claim Handling					
Adjuster Handling	0	0	1	.	.
Appeal Noncompliance	0	0	4	.	.
Assignment of Benefits	5	7	11	120.0%	57.1%
Claim Recoding/Bundling	0	5	13	.	160.0%
Coordination of Benefits	19	11	5	-73.7%	-54.5%
Copay Issues	28	17	17	-39.3%	0.0%
Cost Containment	10	13	8	-20.0%	-38.5%
Delays	89	132	159	78.7%	20.5%
Denial of Claim	374	298	265	-29.1%	-11.1%
Fraud	0	1	0	.	-100.0%
Medical Necessity	3	6	2	-33.3%	-66.7%
No Preauthorization	6	13	17	183.3%	30.8%
Out-of-Network Benefits	24	27	25	4.2%	- 7.4%
Post-Claim Underwriting	0	0	1	.	.
Preexisting Condition	5	2	2	-60.0%	0.0%
Prompt Pay	1	0	0	-100.0%	.
Provider Availability	0	1	0	.	-100.0%
Recoupment	0	2	28	.	1300%
State Specific	44	40	0	-100.0%	-100.0%
Unsatisfactory Settlement/Offer	30	14	14	-53.3%	0.0%
Usual, Customary, Reasonable Char	2	1	6	200.0%	500.0%
Willing Provider	0	0	1	.	.
<i>Subtotal</i>	<i>640</i>	<i>590</i>	<i>579</i>	<i>- 9.5%</i>	<i>- 1.9%</i>
Marketing					
Duplication of Coverage	0	2	0	.	-100.0%
Failure to Submit Application	0	2	1	.	-50.0%
High Pressure Tactics	1	1	1	0.0%	0.0%
Misappropriation of Premium	0	1	2	.	100.0%
Misleading Advertising	2	1	5	150.0%	400.0%
Misrepresentation	13	11	10	-23.1%	- 9.1%
Misstatement on Application	0	1	2	.	100.0%
Premiums Misquoted	0	0	2	.	.
Replacement	0	2	0	.	-100.0%
State Specific	6	10	1	-83.3%	-90.0%

Accident and Health Insurance Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
<i>Subtotal</i>	22	31	24	9.1%	-22.6%
Policy Service					
Abusive Service	1	1	3	200.0%	200.0%
Access to Care	0	2	0	.	-100.0%
Coverage Question	28	22	21	-25.0%	- 4.5%
Delayed Authorization Decision	0	0	3	.	.
Delays/No Response	14	16	6	-57.1%	-62.5%
Inadequate Provider Network	1	1	0	-100.0%	-100.0%
Involuntary Termination by Plan	0	7	9	.	28.6%
Payment Not Credited	10	5	4	-60.0%	-20.0%
Policy Delivery	1	2	1	0.0%	-50.0%
Premium Notice/Billing	34	63	38	11.8%	-39.7%
Premium Refund	30	43	38	26.7%	-11.6%
Provider Listing Dispute	0	0	1	.	.
State Specific	10	14	3	-70.0%	-78.6%
Unfair Negotiation	0	0	1	.	.
<i>Subtotal</i>	129	176	128	- 0.8%	-27.3%
Underwriting					
Cancellation	19	20	20	5.3%	0.0%
Continuation of Benefits	2	3	8	300.0%	166.7%
Delays	7	5	4	-42.9%	-20.0%
Endorsement/Rider	2	0	2	0.0%	.
Forced Placement	1	0	0	-100.0%	.
Group Conversion	0	2	1	.	-50.0%
MIB Reports	1	0	0	-100.0%	.
Nonrenewal	0	1	0	.	-100.0%
Premium & Rating	21	24	28	33.3%	16.7%
Refusal to Insure	15	19	18	20.0%	- 5.3%
Rescission	1	3	1	0.0%	-66.7%
State Specific	7	2	1	-85.7%	-50.0%
Unfair Discrimination	0	1	1	.	0.0%
<i>Subtotal</i>	76	80	84	10.5%	5.0%
Total	867	877	815	- 6.0%	- 7.1%

Long Term Care Insurance Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Claim Handling					
Appeal Non-Compliance	0	0	1	.	.
Assignment of Benefits	1	0	0	-100.0%	.
Delays	16	16	12	-25.0%	-25.0%
Denial of Claim	22	15	9	-59.1%	-40.0%
State Specific	2	3	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>41</i>	<i>34</i>	<i>22</i>	<i>-46.3%</i>	<i>-35.3%</i>
Marketing					
High Pressure Tactics	1	0	0	-100.0%	.
Misappropriation of Premium	0	1	0	.	-100.0%
Misleading Advertising	0	0	2	.	.
Misrepresentation	1	1	2	100.0%	100.0%
Replacement	0	2	0	.	-100.0%
State Specific	0	3	0	.	-100.0%
<i>Subtotal</i>	<i>2</i>	<i>7</i>	<i>4</i>	<i>100.0%</i>	<i>-42.9%</i>
Policy Service					
Coverage Question	4	2	3	-25.0%	50.0%
Delays/No Response	2	3	0	-100.0%	-100.0%
Involuntary Termination by Plan	0	1	1	.	0.0%
Payment Not Credited	2	0	0	-100.0%	.
Premium Notice/Billing	8	24	24	200.0%	0.0%
Premium Refund	3	4	7	133.3%	75.0%
State Specific	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>21</i>	<i>34</i>	<i>35</i>	<i>66.7%</i>	<i>2.9%</i>
Underwriting					
Cancellation	2	3	3	50.0%	0.0%
Premium & Rating	6	7	13	116.7%	85.7%
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>9</i>	<i>10</i>	<i>16</i>	<i>77.8%</i>	<i>60.0%</i>
Total	73	85	77	5.5%	- 9.4%

Medicare Supplement Insurance Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Claim Handling					
Coordination of Benefits	0	0	1	.	.
Copay Issues	0	0	1	.	.
Delays	3	3	4	33.3%	33.3%
Denial of Claim	3	6	4	33.3%	-33.3%
Out-of-Network Benefits	0	0	1	.	.
Unsatisfactory	0	1	0	.	-100.0%
Willing Provider	0	0	1	.	.
<i>Subtotal</i>	<i>6</i>	<i>10</i>	<i>12</i>	<i>100.0%</i>	<i>20.0%</i>
Marketing					
Duplication of Coverage	0	2	0	.	-100.0%
Failure to Submit Application	0	2	0	.	-100.0%
Misrepresentation	2	3	0	-100.0%	-100.0%
Misstatement on Application	0	0	2	.	.
Premiums Misquoted	0	0	1	.	.
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>3</i>	<i>7</i>	<i>3</i>	<i>0.0%</i>	<i>-57.1%</i>
Policy Service					
Coverage Question	1	2	2	100.0%	0.0%
Delays/No Response	5	4	1	-80.0%	-75.0%
Involuntary Termination by	0	0	2	.	.
Payment Not Credited	2	1	1	-50.0%	0.0%
Premium Notice/Billing	3	20	3	0.0%	-85.0%
Premium Refund	16	13	10	-37.5%	-23.1%
State Specific	1	2	1	0.0%	-50.0%
<i>Subtotal</i>	<i>28</i>	<i>42</i>	<i>20</i>	<i>-28.6%</i>	<i>-52.4%</i>
Underwriting					
Cancellation	5	1	5	0.0%	400.0%
Delays	2	2	0	-100.0%	-100.0%
Premium & Rating	6	7	1	-83.3%	-85.7%
Refusal to Insure	1	1	4	300.0%	300.0%
Rescission	0	0	1	.	.
<i>Subtotal</i>	<i>14</i>	<i>11</i>	<i>11</i>	<i>-21.4%</i>	<i>0.0%</i>
Total	51	70	46	-9.8%	-34.3%

Life and Annuities Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Claim Handling					
Assignment of Benefits	2	1	0	-100.0%	-100.0%
Coordination of Benefits	2	3	2	0.0%	-33.3%
Delays	46	56	59	28.3%	5.4%
Denial of Claim	33	33	31	- 6.1%	- 6.1%
Fraud	0	2	4	.	100.0%
State Specific	3	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	10	8	12	20.0%	50.0%
<i>Subtotal</i>	<i>96</i>	<i>103</i>	<i>108</i>	<i>12.5%</i>	<i>4.9%</i>
Marketing					
Failure to Submit Application	0	1	0	.	-100.0%
Fraud/Forgery	10	1	0	-100.0%	-100.0%
High Pressure Tactics	1	0	2	100.0%	.
Misappropriation of Premium	2	2	0	-100.0%	-100.0%
Misleading Advertising	3	0	3	0.0%	.
Misrepresentation	11	11	13	18.2%	18.2%
Misstatement on Application	0	3	1	.	-66.7%
Other Violation of Insurance Law/R	0	0	1	.	.
Replacement	1	0	0	-100.0%	.
State Specific	8	6	1	-87.5%	-83.3%
Suitability	0	2	0	.	-100.0%
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>36</i>	<i>26</i>	<i>22</i>	<i>-38.9%</i>	<i>-15.4%</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Cash Value	22	15	12	-45.5%	-20.0%
Coverage Question	30	59	81	170.0%	37.3%
Delays/No Response	38	23	13	-65.8%	-43.5%
Exchange	0	1	2	.	100.0%
Inadequate Reimbursement Rates	0	0	2	.	.
Non-forfeiture	0	1	0	.	-100.0%
Payment Not Credited	7	7	2	-71.4%	-71.4%
Policy Delivery	4	4	3	-25.0%	-25.0%
Premium Notice/Billing	23	36	41	78.3%	13.9%

Life and Annuities Complaints by Reason, 2011-2013					
Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Premium Refund	16	17	18	12.5%	5.9%
State Specific	9	9	4	-55.6%	-55.6%
Surrender Problems	19	26	37	94.7%	42.3%
Unfair Negotiation	0	0	1	.	.
<i>Subtotal</i>	<i>169</i>	<i>198</i>	<i>216</i>	<i>27.8%</i>	<i>9.1%</i>
Underwriting					
Cancellation	13	28	24	84.6%	-14.3%
Continuation of Benefits	0	0	2	.	.
Delays	1	6	0	-100.0%	-100.0%
Endorsement/Rider	0	1	1	.	0.0%
Forced Placement	1	0	0	-100.0%	.
Group Conversion	1	0	1	0.0%	.
MIB Reports	0	1	0	.	-100.0%
Premium & Rating	19	6	5	-73.7%	-16.7%
Refusal to Insure	1	5	5	400.0%	0.0%
Rescission	1	0	0	-100.0%	.
State Specific	1	4	0	-100.0%	-100.0%
Unfair Discrimination	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>39</i>	<i>52</i>	<i>39</i>	<i>0.0%</i>	<i>-25.0%</i>
Total	340	379	385	13.2%	1.6%

**Health Maintenance Organizations
Complaints by Reason, 2011-2013**

Reason	2011	2012	2013	% Change, 2011-2013	% Change, 2012-2013
Claim Handling					
Assignment of Benefits	0	0	3	.	.
Claim Recoding/Bundling	0	0	6	.	.
Copay Issues	34	1	0	-100.0%	-100.0%
Cost Containment	0	3	0	.	-100.0%
Delays	6	2	6	0.0%	200.0%
Denial of Claim	35	13	14	-60.0%	7.7%
Medical Necessity	1	0	0	-100.0%	.
No Preauthorization	1	2	4	300.0%	100.0%
Out-of-Network Benefits	13	6	4	-69.2%	-33.3%
Recoupment	0	0	1	.	.
State Specific	2	2	0	-100.0%	-100.0%
Unsatisfactory Settlement/Offer	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>93</i>	<i>30</i>	<i>38</i>	<i>-59.1%</i>	<i>26.7%</i>
Marketing					
Duplication of Coverage	0	0	1	.	.
Misrepresentation	2	0	2	0.0%	.
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>3</i>	<i>0</i>	<i>3</i>	<i>0.0%</i>	<i>.</i>
Policy Service					
Coverage Question	2	0	0	-100.0%	.
Delayed Authorization Decision	0	0	1	.	.
Delays/No Response	0	1	0	.	-100.0%
Involuntary Termination by Plan	0	1	0	.	-100.0%
Premium Refund	1	1	1	0.0%	0.0%
State Specific	0	0	1	.	.
<i>Subtotal</i>	<i>3</i>	<i>3</i>	<i>3</i>	<i>0.0%</i>	<i>0.0%</i>
Underwriting					
Cancellation	0	1	0	.	-100.0%
Continuation of Benefits	1	2	0	-100.0%	-100.0%
Premium & Rating	0	0	2	.	.
Refusal to Insure	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>2</i>	<i>4</i>	<i>2</i>	<i>0.0%</i>	<i>-50.0%</i>
Total	101	37	46	-54.5%	24.3%

Complaint Indices

Top 40 Writers by Line

Ordered by Market Share

Private Passenger Automobile Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	227	\$643,031,556	21.7%	44
19275	American Family Mutual Insurance Company	225	\$383,200,153	12.9%	74
21628	Farmers Insurance Company Inc	148	\$164,411,708	5.5%	113
23388	Shelter Mutual Insurance Company	52	\$160,634,820	5.4%	41
15512	Automobile Club Inter-insurance Exchange	120	\$145,817,299	4.9%	103
39012	Safeco Insurance Company Of Illinois	82	\$111,547,739	3.8%	92
24260	Progressive Casualty Insurance Company	88	\$76,064,741	2.6%	145
41491	GEICO Casualty Company	78	\$66,508,675	2.2%	147
26859	Farm Bureau Town & Country Ins Co Of MO	54	\$63,485,520	2.1%	107
42579	Allied Property & Casualty Insurance Company	17	\$59,000,873	2.0%	36
11851	Progressive Advanced Insurance Company	64	\$54,150,216	1.8%	148
35882	GEICO General Ins Co	61	\$52,542,284	1.8%	146
25143	State Farm Fire & Casualty Company	41	\$47,773,775	1.6%	108
27998	Travelers Home & Marine Insurance Company	29	\$46,880,250	1.6%	78
29688	Allstate Fire & Casualty Insurance Company	40	\$44,763,355	1.5%	112
25941	United Services Automobile Association	20	\$43,298,265	1.5%	58
19283	American Standard Insurance Co of WI	27	\$38,117,695	1.3%	89
37834	Progressive Preferred Insurance Company	37	\$36,513,115	1.2%	127
23035	Liberty Mutual Fire Insurance Company	28	\$30,729,784	1.0%	114
16322	Progressive Direct Insurance Company	25	\$27,942,860	0.9%	112
25968	USAA Casualty Insurance Company	18	\$27,855,619	0.9%	81
22055	GEICO Indemnity Company	27	\$24,186,257	0.8%	140
19232	Allstate Insurance Company	15	\$23,461,185	0.8%	80
42919	Progressive Northwestern Insurance Company	13	\$21,626,697	0.7%	75
29459	Twin City Fire Insurance Company	13	\$21,020,204	0.7%	78
26093	Nationwide Affinity Insurance Co Of America	8	\$19,639,738	0.7%	51
17230	Allstate Property & Casualty Insurance Company	17	\$19,474,580	0.7%	109
22063	Government Employees Insurance Co	21	\$19,276,181	0.7%	137
25405	Safe Auto Insurance Company	65	\$17,713,137	0.6%	460
13137	Viking Insurance Company Of Wisconsin	28	\$15,235,591	0.5%	230
10783	Cornerstone National Insurance Company	16	\$14,965,834	0.5%	134
25453	Nationwide Insurance Company Of America	15	\$14,693,305	0.5%	128
28401	American National Property & Casualty Co	8	\$14,425,388	0.5%	70
23353	Meridian Security Insurance Company	5	\$13,711,380	0.5%	46
24279	Progressive Max Insurance Company	8	\$13,412,338	0.5%	75
18600	USAA General Indemnity Company	7	\$13,362,327	0.5%	66
34789	21st Century Centennial Insurance Company	21	\$13,137,085	0.4%	200
40371	Columbia Mutual Insurance Company	11	\$12,910,364	0.4%	107
21008	Country Preferred Insurance Company	11	\$12,178,679	0.4%	113
15725	Cameron Mutual Insurance Company	16	\$11,779,905	0.4%	170
Top 40 Writers		1,806	\$2,640,480,477	89.1%	.
Total		2,364	\$2,963,239,990	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
25143	State Farm Fire & Casualty Company	305	\$454,847,264	23.7%	74
19275	American Family Mutual Insurance Company	237	\$278,585,461	14.5%	94
23388	Shelter Mutual Insurance Company	78	\$138,331,329	7.2%	62
26859	Farm Bureau Town & Country Ins Co Of MO	107	\$91,302,348	4.8%	129
24740	Safeco Insurance Company Of America	48	\$70,640,815	3.7%	75
27235	Auto Club Family Insurance Company	90	\$69,910,042	3.6%	142
21652	Farmers Insurance Exchange	55	\$66,171,505	3.5%	92
27998	Travelers Home & Marine Insurance Company	75	\$48,288,663	2.5%	171
26093	Nationwide Affinity Insurance Co Of America	31	\$36,545,302	1.9%	94
25941	United Services Automobile Association	16	\$35,145,517	1.8%	50
17230	Allstate Property & Casualty Insurance Company	48	\$30,035,690	1.6%	176
21687	Mid Century Insurance Company	17	\$27,006,705	1.4%	69
23035	Liberty Mutual Fire Insurance Company	28	\$22,156,401	1.2%	140
21660	Fire Insurance Exchange	26	\$20,996,801	1.1%	137
11185	Foremost Insurance Company Grand Rapids MI	24	\$20,946,792	1.1%	126
42404	Liberty Insurance Corporation	26	\$19,784,828	1.0%	145
25968	USAA Casualty Insurance Company	7	\$18,166,570	0.9%	43
19070	Standard Fire Insurance Company	18	\$18,141,460	0.9%	110
18988	Auto Owners Insurance Company	18	\$17,713,186	0.9%	112
19240	Allstate Indemnity Company	34	\$15,891,534	0.8%	236
20990	Country Mutual Insurance Company	15	\$15,793,623	0.8%	105
15725	Cameron Mutual Insurance Company	9	\$15,099,090	0.8%	66
19232	Allstate Insurance Company	21	\$14,573,100	0.8%	159
42978	American Security Insurance Company	1	\$13,252,101	0.7%	8
28401	American National Property & Casualty Co	18	\$12,269,037	0.6%	162
40371	Columbia Mutual Insurance Company	1	\$12,256,451	0.6%	9
19100	AMCO Insurance Company	8	\$12,244,294	0.6%	72
34690	Property & Casualty Insurance Co of Hartford	24	\$12,107,508	0.6%	219
25127	State Auto Property & Casualty Insurance Co	29	\$11,459,217	0.6%	279
21261	Electric Insurance Company	5	\$10,504,225	0.5%	53
23787	Nationwide Mutual Insurance Company	1	\$10,451,000	0.5%	11
20419	Homesite Indemnity Company	40	\$10,148,688	0.5%	435
14400	Lititz Mutual Insurance Company	15	\$8,653,416	0.5%	191
32700	Owners Insurance Company	6	\$8,612,628	0.4%	77
10677	Cincinnati Insurance Company The	2	\$8,170,081	0.4%	27
25453	Nationwide Insurance Company Of America	7	\$7,350,914	0.4%	105
21881	National Surety Corporation	2	\$7,283,792	0.4%	30
42579	Allied Property & Casualty Insurance Company	8	\$7,013,231	0.4%	126
20303	Great Northern Insurance Company	0	\$6,817,877	0.4%	0
38652	American Modern Select Insurance Company	8	\$6,532,231	0.3%	135
Top 40 Writers		1,508	\$1,711,200,716	89.3%	.
Total		1,736	\$1,916,340,705	100.0%	.

Accident and Health Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
78972	Healthy Alliance Life Insurance Company	619	\$1,528,450,922	24.6%	98
79413	United Healthcare Insurance Company	279	\$916,651,562	14.8%	74
47171	Blue Cross & Blue Shield Of Kansas City	175	\$611,245,465	9.8%	69
81973	Coventry Health & Life Insurance Company	185	\$602,975,113	9.7%	74
60054	Aetna Life Insurance Company	47	\$162,417,774	2.6%	70
62286	Golden Rule Insurance Company	99	\$102,823,542	1.7%	233
60040	Cox Health Systems Insurance Company	30	\$102,106,030	1.6%	71
60380	American Family Life Assurance Co of Col.	26	\$93,294,751	1.5%	68
73288	Humana Insurance Company	95	\$84,562,789	1.4%	272
62308	Connecticut General Life Ins Co	12	\$81,311,264	1.3%	36
65978	Metropolitan Life Insurance Company	27	\$80,076,970	1.3%	82
69868	United Of Omaha Life Insurance Company	40	\$79,068,594	1.3%	123
12575	Silverscript Insurance Company	0	\$60,659,929	1.0%	0
71412	Mutual Of Omaha Insurance Company	22	\$60,138,408	1.0%	89
64246	Guardian Life Insurance Company Of America	29	\$58,832,922	0.9%	120
70815	Hartford Life & Accident Insurance Company	12	\$54,463,132	0.9%	53
62235	Unum Life Insurance Company Of America	8	\$53,492,358	0.9%	36
69477	Time Insurance Company	57	\$49,983,826	0.8%	277
32395	Vision Service Plan Insurance Company	0	\$46,057,029	0.7%	0
70025	Genworth Life Insurance Company	31	\$43,470,009	0.7%	173
67660	Pennsylvania Life Insurance Company	4	\$39,510,677	0.6%	25
61263	Bankers Life & Casualty Company	46	\$34,147,930	0.6%	327
25178	State Farm Mutual Automobile Insurance Co	2	\$32,265,796	0.5%	15
28207	Anthem Insurance Companies Inc	1	\$31,072,561	0.5%	8
65838	John Hancock Life Insurance Company	14	\$29,487,013	0.5%	115
61271	Principal Life Insurance Company	27	\$29,075,036	0.5%	225
69019	Standard Insurance Company	8	\$27,765,108	0.4%	70
86231	Transamerica Life Insurance Company	14	\$25,825,594	0.4%	131
13935	Federated Mutual Insurance Company	10	\$25,776,929	0.4%	94
80802	Sun Life Assurance Company Of Canada	2	\$25,445,467	0.4%	19
67369	CIGNA Health & Life Insurance Company	2	\$25,130,687	0.4%	19
77828	Companion Life Insurance Company	8	\$25,025,183	0.4%	78
70408	Union Security Insurance Company	9	\$24,491,287	0.4%	89
67091	Northwestern Mutual Life Insurance Company	0	\$23,901,690	0.4%	0
65676	Lincoln National Life Insurance Company	11	\$22,675,150	0.4%	118
65498	Life Insurance Company Of North America	15	\$21,976,942	0.4%	166
62952	Equitable Life & Casualty Insurance Company	31	\$20,504,002	0.3%	367
68241	Prudential Insurance Company Of America The	17	\$20,300,729	0.3%	203
92711	HCC Life Insurance Company	3	\$19,812,318	0.3%	37
62146	Combined Insurance Co Of America	5	\$19,382,085	0.3%	63
Top 40 Writers		2,022	\$5,395,654,573	86.9%	.
Total		2,559	\$6,205,669,169	100.0%	.

Long Term Care Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
70025	Genworth Life Insurance Company	30	\$43,404,920	18.0%	71
65838	John Hancock Life Insurance Company	14	\$29,394,577	12.2%	49
65978	Metropolitan Life Insurance Company	11	\$18,791,515	7.8%	60
61263	Bankers Life & Casualty Company	34	\$17,360,388	7.2%	201
86231	Transamerica Life Insurance Company	9	\$11,701,635	4.9%	79
62235	Unum Life Insurance Company Of America	3	\$11,308,155	4.7%	27
69000	Northwestern Long Term Care Insurance Co	1	\$9,954,460	4.1%	10
62952	Equitable Life & Casualty Insurance Company	27	\$9,102,552	3.8%	304
20443	Continental Casualty Company	17	\$7,727,218	3.2%	225
56014	Thrivent Financial For Lutherans	1	\$6,824,393	2.8%	15
71412	Mutual Of Omaha Insurance Company	3	\$6,428,585	2.7%	48
25178	State Farm Mutual Automobile Insurance Co	0	\$6,423,971	2.7%	0
68241	Prudential Insurance Company Of America The	6	\$5,741,919	2.4%	107
90611	Allianz Life Insurance Co Of North America	0	\$4,990,785	2.1%	0
76325	Senior Health Insurance Company of PA	15	\$4,237,037	1.8%	363
66915	New York Life Insurance Company	1	\$4,098,887	1.7%	25
65005	Riversource Life Insurance Company	0	\$3,794,781	1.6%	0
65595	Lincoln Benefit Life Company	0	\$3,203,562	1.3%	0
71471	Ability Insurance Company	0	\$3,081,796	1.3%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,485,364	1.0%	0
58033	Knights Of Columbus	0	\$2,399,186	1.0%	0
65021	Stonebridge Life Insurance Company	7	\$1,853,775	0.8%	387
70408	Union Security Insurance Company	1	\$1,738,633	0.7%	59
87726	Metlife Insurance Company Of Connecticut	7	\$1,584,573	0.7%	453
69868	United Of Omaha Life Insurance Company	1	\$1,489,997	0.6%	69
42129	United Security Assurance Company Of PA	4	\$1,374,433	0.6%	298
69477	Time Insurance Company	5	\$1,196,552	0.5%	428
71714	Berkshire Life Insurance Company Of America	0	\$1,044,104	0.4%	0
64211	Guarantee Trust Life Insurance Company	4	\$1,022,007	0.4%	401
62626	CMFG Life Insurance Company	0	\$963,750	0.4%	0
80578	Physicians Mutual Insurance Company	0	\$957,371	0.4%	0
70319	Washington National Insurance Company	3	\$890,496	0.4%	345
63479	United Teacher Associates Insurance Company	1	\$849,339	0.4%	121
69515	Medamerica Insurance Company	2	\$836,842	0.3%	245
71404	Continental General Insurance Company	0	\$774,815	0.3%	0
69116	State Life Insurance Company	0	\$753,845	0.3%	0
19275	American Family Mutual Insurance Company	0	\$736,136	0.3%	0
60836	American Republic Insurance Company	0	\$731,268	0.3%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$668,172	0.3%	0
92916	United American Insurance Company	3	\$658,296	0.3%	467
Top 40 Writers		210	\$232,580,090	96.6%	.
Total		235	\$240,868,456	100.0%	.

Medicare Supplement Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
79413	United Healthcare Insurance Company	17	\$146,619,065	23.2%	44
78972	Healthy Alliance Life Insurance Company	20	\$91,802,249	14.5%	82
69868	United Of Omaha Life Insurance Company	34	\$70,069,623	11.1%	184
71412	Mutual Of Omaha Insurance Company	10	\$46,729,552	7.4%	81
47171	Blue Cross & Blue Shield Of Kansas City	4	\$36,773,219	5.8%	41
60836	American Republic Insurance Company	1	\$14,912,855	2.4%	25
61263	Bankers Life & Casualty Company	7	\$13,154,799	2.1%	201
61859	Christian Fidelity Life Insurance Co	3	\$12,893,409	2.0%	88
31119	Medico Insurance Company	9	\$12,500,736	2.0%	272
25178	State Farm Mutual Automobile Insurance Co	1	\$10,449,712	1.7%	36
68500	Continental Life Ins Co Of Brentwood TN	2	\$10,376,388	1.6%	73
62952	Equitable Life & Casualty Insurance Company	3	\$9,561,390	1.5%	119
12321	American Continental Insurance Company	4	\$9,282,601	1.5%	163
70815	Hartford Life & Accident Insurance Company	0	\$9,084,265	1.4%	0
19275	American Family Mutual Insurance Company	2	\$8,470,473	1.3%	89
61239	Bankers Fidelity Life Insurance Company	2	\$7,581,217	1.2%	100
68349	North American Insurance Company	3	\$7,482,874	1.2%	152
67326	Old Surety Life Insurance Company	0	\$7,258,365	1.1%	0
67679	American Republic Corp Insurance Company	0	\$6,591,871	1.0%	0
66214	Heartland National Life Insurance Company	1	\$6,099,056	1.0%	62
86231	Transamerica Life Insurance Company	2	\$6,015,757	1.0%	126
62065	Colonial Penn Life Insurance Company	2	\$5,945,286	0.9%	127
73288	Humana Insurance Company	9	\$5,144,391	0.8%	662
72850	United World Life Insurance Company	0	\$4,988,434	0.8%	0
92916	United American Insurance Company	2	\$4,586,325	0.7%	165
77399	Sterling Life Insurance Company	3	\$4,463,133	0.7%	254
80578	Physicians Mutual Insurance Company	2	\$3,912,904	0.6%	193
70319	Washington National Insurance Company	5	\$3,663,442	0.6%	516
70939	Gerber Life Insurance Company	2	\$3,523,469	0.6%	215
62146	Combined Insurance Co Of America	0	\$3,431,227	0.5%	0
71072	Marquette National Life Insurance Company	1	\$2,960,690	0.5%	128
56014	Thrivent Financial For Lutherans	0	\$2,923,252	0.5%	0
68462	Reserve National Insurance Company	0	\$2,608,459	0.4%	0
86355	Standard Life & Accident Insurance Company	1	\$2,593,965	0.4%	146
62286	Golden Rule Insurance Company	0	\$2,593,808	0.4%	0
71773	American National Life Ins Co Of TX	5	\$2,484,345	0.4%	761
65722	Loyal American Life Insurance Company	0	\$2,367,674	0.4%	0
69663	USAA Life Insurance Company	0	\$2,340,922	0.4%	0
72125	Physicians Life Insurance Company	0	\$2,108,461	0.3%	0
61271	Principal Life Insurance Company	0	\$2,078,638	0.3%	0
Top 40 Writers		157	\$608,428,300	96.3%	.
Total		167	\$631,694,239	100.0%	.

Life and Annuity Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
68136	Protective Life Insurance Company	13	\$772,649,404	8.4%	14
60488	American General Life Insurance Co	67	\$569,427,277	6.2%	98
86231	Transamerica Life Insurance Company	16	\$465,235,441	5.0%	29
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$421,240,557	4.6%	0
65676	Lincoln National Life Insurance Company	25	\$398,207,827	4.3%	52
65056	Jackson National Life Insurance Company	49	\$377,036,408	4.1%	109
79227	PRUCO Life Insurance Company	7	\$352,996,256	3.8%	17
67466	Pacific Life Insurance Company	2	\$348,997,698	3.8%	5
67091	Northwestern Mutual Life Insurance Company	6	\$285,571,670	3.1%	18
65978	Metropolitan Life Insurance Company	32	\$278,973,259	3.0%	96
61050	Metlife Investors USA Insurance Company	4	\$264,002,671	2.9%	13
68241	Prudential Insurance Company Of America The	37	\$214,962,537	2.3%	144
91596	New York Life Insurance & Annuity Corporation	3	\$190,926,863	2.1%	13
69345	Teachers Insurance & Annuity Association Of Am.	0	\$168,125,274	1.8%	0
90611	Allianz Life Insurance Co Of North America	6	\$164,503,831	1.8%	30
68322	Great-West Life & Annuity Insurance Company	1	\$157,840,854	1.7%	5
60895	American United Life Insurance Company	4	\$150,225,326	1.6%	22
69108	State Farm Life Insurance Company	13	\$136,180,927	1.5%	80
62944	AXA Equitable Life Insurance Company	13	\$128,198,755	1.4%	85
56014	Thrivent Financial For Lutherans	3	\$126,438,616	1.4%	20
86509	ING Life Insurance & Annuity Company	2	\$122,345,032	1.3%	14
92738	American Equity Investment Life Ins Co	0	\$110,767,368	1.2%	0
61689	Athene Annuity & Life Company	13	\$106,837,518	1.2%	102
65838	John Hancock Life Insurance Company	11	\$100,828,802	1.1%	91
65935	Massachusetts Mutual Life Insurance Company	1	\$98,079,402	1.1%	9
65005	Riversource Life Insurance Company	1	\$96,447,509	1.0%	9
66168	Minnesota Life Insurance Company	6	\$75,799,197	0.8%	66
66915	New York Life Insurance Company	31	\$75,727,798	0.8%	342
61271	Principal Life Insurance Company	4	\$72,152,584	0.8%	46
68675	Security Benefit Life Insurance Company	2	\$66,157,351	0.7%	25
70238	Variable Annuity Life Insurance Company	1	\$65,045,589	0.7%	13
63312	Great American Life Insurance Company	0	\$64,357,842	0.7%	0
71153	Hartford Life & Annuity Insurance Company	2	\$57,774,796	0.6%	29
67172	Ohio National Life Insurance Company The	1	\$55,921,968	0.6%	15
60399	American Family Life Insurance Company	7	\$48,850,294	0.5%	120
69868	United Of Omaha Life Insurance Company	19	\$45,084,665	0.5%	352
66974	North American Company For Life & Health Ins.	2	\$43,719,567	0.5%	38
63118	Farm Bureau Life Ins Co of MO	1	\$42,799,205	0.5%	20
65536	Genworth Life & Annuity Insurance Company	3	\$42,117,236	0.5%	59
70815	Hartford Life & Accident Insurance Company	18	\$41,937,040	0.5%	358
Top 40 Writers		426	\$7,404,492,213	80.3%	.
Total		1,104	\$9,220,475,049	100.0%	.

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)
by Market Share**

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
95315	Good Health HMO DBA Blue-Care	36	\$307,071,628	57.0%	34
95358	HMO Missouri	58	\$120,439,185	22.4%	141
96377	Coventry Health Care Of Missouri	67	\$57,227,224	10.6%	343
12913	Missouri Care Incorporated	0	\$12,773,201	2.4%	0
95109	Aetna Health	3	\$9,112,725	1.7%	96
95609	Alliance For Community Health DBA Molina	0	\$6,465,125	1.2%	0
95530	Cox Health Systems HMO	5	\$6,405,920	1.2%	229
95489	Coventry Health Care Of Kansas	9	\$6,340,273	1.2%	416
95885	Humana Health Plan	4	\$4,679,688	0.9%	250
10753	Blue-Advantage Plus Of Kansas City	0	\$2,959,075	0.5%	0
96385	UnitedHealthcare Of The Midwest	1	\$2,929,535	0.5%	100
95635	CIGNA Healthcare Of St Louis	1	\$2,288,662	0.4%	128
96475	Healthlink HMO	0	\$27,198	0.0%	0
12151	Arcadian Health Plan	0	\$149	0.0%	0
Total		184	\$538,719,591	100.0%	.

Complaint Indices

Top 40 Writers by Line

Alpha by Company

Private Passenger Automobile Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011-2013	Average Market Share	Complaint Index
34789	21st Century Centennial Insurance Company	21	\$13,137,085	0.4%	200
42579	Allied Property & Casualty Insurance Company	17	\$59,000,873	2.0%	36
29688	Allstate Fire & Casualty Insurance Company	40	\$44,763,355	1.5%	112
19232	Allstate Insurance Company	15	\$23,461,185	0.8%	80
17230	Allstate Property & Casualty Insurance Company	17	\$19,474,580	0.7%	109
19275	American Family Mutual Insurance Company	225	\$383,200,153	12.9%	74
28401	American National Property & Casualty Co	8	\$14,425,388	0.5%	70
19283	American Standard Insurance Co of WI	27	\$38,117,695	1.3%	89
15512	Automobile Club Inter-insurance Exchange	120	\$145,817,299	4.9%	103
15725	Cameron Mutual Insurance Company	16	\$11,779,905	0.4%	170
40371	Columbia Mutual Insurance Company	11	\$12,910,364	0.4%	107
10783	Cornerstone National Insurance Company	16	\$14,965,834	0.5%	134
21008	Country Preferred Insurance Company	11	\$12,178,679	0.4%	113
26859	Farm Bureau Town & Country Ins Co Of MO	54	\$63,485,520	2.1%	107
21628	Farmers Insurance Company Inc	148	\$164,411,708	5.5%	113
41491	GEICO Casualty Company	78	\$66,508,675	2.2%	147
35882	GEICO General Ins Co	61	\$52,542,284	1.8%	146
22055	GEICO Indemnity Company	27	\$24,186,257	0.8%	140
22063	Government Employees Insurance Co	21	\$19,276,181	0.7%	137
23035	Liberty Mutual Fire Insurance Company	28	\$30,729,784	1.0%	114
23353	Meridian Security Insurance Company	5	\$13,711,380	0.5%	46
26093	Nationwide Affinity Insurance Co Of America	8	\$19,639,738	0.7%	51
25453	Nationwide Insurance Company Of America	15	\$14,693,305	0.5%	128
11851	Progressive Advanced Insurance Company	64	\$54,150,216	1.8%	148
24260	Progressive Casualty Insurance Company	88	\$76,064,741	2.6%	145
16322	Progressive Direct Insurance Company	25	\$27,942,860	0.9%	112
24279	Progressive Max Insurance Company	8	\$13,412,338	0.5%	75
42919	Progressive Northwestern Insurance Company	13	\$21,626,697	0.7%	75
37834	Progressive Preferred Insurance Company	37	\$36,513,115	1.2%	127
25405	Safe Auto Insurance Company	65	\$17,713,137	0.6%	460
39012	Safeco Insurance Company Of Illinois	82	\$111,547,739	3.8%	92
23388	Shelter Mutual Insurance Company	52	\$160,634,820	5.4%	41
25143	State Farm Fire & Casualty Company	41	\$47,773,775	1.6%	108
25178	State Farm Mutual Automobile Insurance Co	227	\$643,031,556	21.7%	44
27998	Travelers Home & Marine Insurance Company	29	\$46,880,250	1.6%	78
29459	Twin City Fire Insurance Company	13	\$21,020,204	0.7%	78
25941	United Services Automobile Association	20	\$43,298,265	1.5%	58
25968	USAA Casualty Insurance Company	18	\$27,855,619	0.9%	81
18600	USAA General Indemnity Company	7	\$13,362,327	0.5%	66
13137	Viking Insurance Company Of Wisconsin	28	\$15,235,591	0.5%	230
Top 40 Writers		1,806	\$2,640,480,477	89.1%	.
Total		2,364	\$2,963,239,990	100.0%	.

Homeowners Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
42579	Allied Property & Casualty Insurance Company	8	\$7,013,231	0.4%	126
19240	Allstate Indemnity Company	34	\$15,891,534	0.8%	236
19232	Allstate Insurance Company	21	\$14,573,100	0.8%	159
17230	Allstate Property & Casualty Insurance Company	48	\$30,035,690	1.6%	176
19100	AMCO Insurance Company	8	\$12,244,294	0.6%	72
19275	American Family Mutual Insurance Company	237	\$278,585,461	14.5%	94
38652	American Modern Select Insurance Company	8	\$6,532,231	0.3%	135
28401	American National Property & Casualty Co	18	\$12,269,037	0.6%	162
42978	American Security Insurance Company	1	\$13,252,101	0.7%	8
27235	Auto Club Family Insurance Company	90	\$69,910,042	3.6%	142
18988	Auto Owners Insurance Company	18	\$17,713,186	0.9%	112
15725	Cameron Mutual Insurance Company	9	\$15,099,090	0.8%	66
10677	Cincinnati Insurance Company The	2	\$8,170,081	0.4%	27
40371	Columbia Mutual Insurance Company	1	\$12,256,451	0.6%	9
20990	Country Mutual Insurance Company	15	\$15,793,623	0.8%	105
21261	Electric Insurance Company	5	\$10,504,225	0.5%	53
26859	Farm Bureau Town & Country Ins Co Of MO	107	\$91,302,348	4.8%	129
21652	Farmers Insurance Exchange	55	\$66,171,505	3.5%	92
21660	Fire Insurance Exchange	26	\$20,996,801	1.1%	137
11185	Foremost Insurance Company Grand Rapids MI	24	\$20,946,792	1.1%	126
20303	Great Northern Insurance Company	0	\$6,817,877	0.4%	0
20419	Homesite Indemnity Company	40	\$10,148,688	0.5%	435
42404	Liberty Insurance Corporation	26	\$19,784,828	1.0%	145
23035	Liberty Mutual Fire Insurance Company	28	\$22,156,401	1.2%	140
14400	Lititz Mutual Insurance Company	15	\$8,653,416	0.5%	191
21687	Mid Century Insurance Company	17	\$27,006,705	1.4%	69
21881	National Surety Corporation	2	\$7,283,792	0.4%	30
26093	Nationwide Affinity Insurance Co Of America	31	\$36,545,302	1.9%	94
25453	Nationwide Insurance Company Of America	7	\$7,350,914	0.4%	105
23787	Nationwide Mutual Insurance Company	1	\$10,451,000	0.5%	11
32700	Owners Insurance Company	6	\$8,612,628	0.4%	77
34690	Property & Casualty Insurance Co of Hartford	24	\$12,107,508	0.6%	219
24740	Safeco Insurance Company Of America	48	\$70,640,815	3.7%	75
23388	Shelter Mutual Insurance Company	78	\$138,331,329	7.2%	62
19070	Standard Fire Insurance Company	18	\$18,141,460	0.9%	110
25127	State Auto Property & Casualty Insurance Co	29	\$11,459,217	0.6%	279
25143	State Farm Fire & Casualty Company	305	\$454,847,264	23.7%	74
27998	Travelers Home & Marine Insurance Company	75	\$48,288,663	2.5%	171
25941	United Services Automobile Association	16	\$35,145,517	1.8%	50
25968	USAA Casualty Insurance Company	7	\$18,166,570	0.9%	43
Top 40 Writers		1,508	\$1,711,200,716	89.3%	.
Total		1,736	\$1,916,340,705	100.0%	.

Accident and Health Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
60054	Aetna Life Insurance Company	47	\$162,417,774	2.6%	70
60380	American Family Life Assurance Co of Col.	26	\$93,294,751	1.5%	68
28207	Anthem Insurance Companies Inc	1	\$31,072,561	0.5%	8
61263	Bankers Life & Casualty Company	46	\$34,147,930	0.6%	327
47171	Blue Cross & Blue Shield Of Kansas City	175	\$611,245,465	9.8%	69
67369	CIGNA Health & Life Insurance Company	2	\$25,130,687	0.4%	19
62146	Combined Insurance Co Of America	5	\$19,382,085	0.3%	63
77828	Companion Life Insurance Company	8	\$25,025,183	0.4%	78
62308	Connecticut General Life Ins Co	12	\$81,311,264	1.3%	36
81973	Coventry Health & Life Insurance Company	185	\$602,975,113	9.7%	74
60040	Cox Health Systems Insurance Company	30	\$102,106,030	1.6%	71
62952	Equitable Life & Casualty Insurance Company	31	\$20,504,002	0.3%	367
13935	Federated Mutual Insurance Company	10	\$25,776,929	0.4%	94
70025	Genworth Life Insurance Company	31	\$43,470,009	0.7%	173
62286	Golden Rule Insurance Company	99	\$102,823,542	1.7%	233
64246	Guardian Life Insurance Company Of America	29	\$58,832,922	0.9%	120
70815	Hartford Life & Accident Insurance Company	12	\$54,463,132	0.9%	53
92711	HCC Life Insurance Company	3	\$19,812,318	0.3%	37
78972	Healthy Alliance Life Insurance Company	619	\$1,528,450,922	24.6%	98
73288	Humana Insurance Company	95	\$84,562,789	1.4%	272
65838	John Hancock Life Insurance Company	14	\$29,487,013	0.5%	115
65498	Life Insurance Company Of North America	15	\$21,976,942	0.4%	166
65676	Lincoln National Life Insurance Company	11	\$22,675,150	0.4%	118
65978	Metropolitan Life Insurance Company	27	\$80,076,970	1.3%	82
71412	Mutual Of Omaha Insurance Company	22	\$60,138,408	1.0%	89
67091	Northwestern Mutual Life Insurance Company	0	\$23,901,690	0.4%	0
67660	Pennsylvania Life Insurance Company	4	\$39,510,677	0.6%	25
61271	Principal Life Insurance Company	27	\$29,075,036	0.5%	225
68241	Prudential Insurance Company Of America The	17	\$20,300,729	0.3%	203
12575	Silverscript Insurance Company	0	\$60,659,929	1.0%	0
69019	Standard Insurance Company	8	\$27,765,108	0.4%	70
25178	State Farm Mutual Automobile Insurance Co	2	\$32,265,796	0.5%	15
80802	Sun Life Assurance Company Of Canada	2	\$25,445,467	0.4%	19
69477	Time Insurance Company	57	\$49,983,826	0.8%	277
86231	Transamerica Life Insurance Company	14	\$25,825,594	0.4%	131
70408	Union Security Insurance Company	9	\$24,491,287	0.4%	89
79413	United Healthcare Insurance Company	279	\$916,651,562	14.8%	74
69868	United Of Omaha Life Insurance Company	40	\$79,068,594	1.3%	123
62235	Unum Life Insurance Company Of America	8	\$53,492,358	0.9%	36
32395	Vision Service Plan Insurance Company	0	\$46,057,029	0.7%	0
Top 40 Writers		2,022	\$5,395,654,573	86.9%	.
Total		2,559	\$6,205,669,169	100.0%	.

Long Term Care Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
71471	Ability Insurance Company	0	\$3,081,796	1.3%	0
90611	Allianz Life Insurance Co Of North America	0	\$4,990,785	2.1%	0
19275	American Family Mutual Insurance Company	0	\$736,136	0.3%	0
60836	American Republic Insurance Company	0	\$731,268	0.3%	0
61263	Bankers Life & Casualty Company	34	\$17,360,388	7.2%	201
71714	Berkshire Life Insurance Company Of America	0	\$1,044,104	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$668,172	0.3%	0
62626	CMFG Life Insurance Company	0	\$963,750	0.4%	0
20443	Continental Casualty Company	17	\$7,727,218	3.2%	225
71404	Continental General Insurance Company	0	\$774,815	0.3%	0
62952	Equitable Life & Casualty Insurance Company	27	\$9,102,552	3.8%	304
70025	Genworth Life Insurance Company	30	\$43,404,920	18.0%	71
64211	Guarantee Trust Life Insurance Company	4	\$1,022,007	0.4%	401
65838	John Hancock Life Insurance Company	14	\$29,394,577	12.2%	49
58033	Knights Of Columbus	0	\$2,399,186	1.0%	0
65595	Lincoln Benefit Life Company	0	\$3,203,562	1.3%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,485,364	1.0%	0
69515	Medamerica Insurance Company	2	\$836,842	0.3%	245
87726	Metlife Insurance Company Of Connecticut	7	\$1,584,573	0.7%	453
65978	Metropolitan Life Insurance Company	11	\$18,791,515	7.8%	60
71412	Mutual Of Omaha Insurance Company	3	\$6,428,585	2.7%	48
66915	New York Life Insurance Company	1	\$4,098,887	1.7%	25
69000	Northwestern Long Term Care Insurance Co	1	\$9,954,460	4.1%	10
80578	Physicians Mutual Insurance Company	0	\$957,371	0.4%	0
68241	Prudential Insurance Company Of America The	6	\$5,741,919	2.4%	107
65005	Riversource Life Insurance Company	0	\$3,794,781	1.6%	0
76325	Senior Health Insurance Company of PA	15	\$4,237,037	1.8%	363
25178	State Farm Mutual Automobile Insurance Co	0	\$6,423,971	2.7%	0
69116	State Life Insurance Company	0	\$753,845	0.3%	0
65021	Stonebridge Life Insurance Company	7	\$1,853,775	0.8%	387
56014	Thrivent Financial For Lutherans	1	\$6,824,393	2.8%	15
69477	Time Insurance Company	5	\$1,196,552	0.5%	428
86231	Transamerica Life Insurance Company	9	\$11,701,635	4.9%	79
70408	Union Security Insurance Company	1	\$1,738,633	0.7%	59
92916	United American Insurance Company	3	\$658,296	0.3%	467
69868	United Of Omaha Life Insurance Company	1	\$1,489,997	0.6%	69
42129	United Security Assurance Company Of PA	4	\$1,374,433	0.6%	298
63479	United Teacher Associates Insurance Company	1	\$849,339	0.4%	121
62235	Unum Life Insurance Company Of America	3	\$11,308,155	4.7%	27
70319	Washington National Insurance Company	3	\$890,496	0.4%	345
Top 40 Writers		210	\$232,580,090	96.6%	.
Total		235	\$240,868,456	100.0%	.

Medicare Supplement Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
12321	American Continental Insurance Company	4	\$9,282,601	1.5%	163
19275	American Family Mutual Insurance Company	2	\$8,470,473	1.3%	89
71773	American National Life Ins Co Of TX	5	\$2,484,345	0.4%	761
67679	American Republic Corp Insurance Company	0	\$6,591,871	1.0%	0
60836	American Republic Insurance Company	1	\$14,912,855	2.4%	25
61239	Bankers Fidelity Life Insurance Company	2	\$7,581,217	1.2%	100
61263	Bankers Life & Casualty Company	7	\$13,154,799	2.1%	201
47171	Blue Cross & Blue Shield Of Kansas City	4	\$36,773,219	5.8%	41
61859	Christian Fidelity Life Insurance Co	3	\$12,893,409	2.0%	88
62065	Colonial Penn Life Insurance Company	2	\$5,945,286	0.9%	127
62146	Combined Insurance Co Of America	0	\$3,431,227	0.5%	0
68500	Continental Life Ins Co Of Brentwood TN	2	\$10,376,388	1.6%	73
62952	Equitable Life & Casualty Insurance Company	3	\$9,561,390	1.5%	119
70939	Gerber Life Insurance Company	2	\$3,523,469	0.6%	215
62286	Golden Rule Insurance Company	0	\$2,593,808	0.4%	0
70815	Hartford Life & Accident Insurance Company	0	\$9,084,265	1.4%	0
78972	Healthy Alliance Life Insurance Company	20	\$91,802,249	14.5%	82
66214	Heartland National Life Insurance Company	1	\$6,099,056	1.0%	62
73288	Humana Insurance Company	9	\$5,144,391	0.8%	662
65722	Loyal American Life Insurance Company	0	\$2,367,674	0.4%	0
71072	Marquette National Life Insurance Company	1	\$2,960,690	0.5%	128
31119	Medico Insurance Company	9	\$12,500,736	2.0%	272
71412	Mutual Of Omaha Insurance Company	10	\$46,729,552	7.4%	81
68349	North American Insurance Company	3	\$7,482,874	1.2%	152
67326	Old Surety Life Insurance Company	0	\$7,258,365	1.1%	0
72125	Physicians Life Insurance Company	0	\$2,108,461	0.3%	0
80578	Physicians Mutual Insurance Company	2	\$3,912,904	0.6%	193
61271	Principal Life Insurance Company	0	\$2,078,638	0.3%	0
68462	Reserve National Insurance Company	0	\$2,608,459	0.4%	0
86355	Standard Life & Accident Insurance Company	1	\$2,593,965	0.4%	146
25178	State Farm Mutual Automobile Insurance Co	1	\$10,449,712	1.7%	36
77399	Sterling Life Insurance Company	3	\$4,463,133	0.7%	254
56014	Thrivent Financial For Lutherans	0	\$2,923,252	0.5%	0
86231	Transamerica Life Insurance Company	2	\$6,015,757	1.0%	126
92916	United American Insurance Company	2	\$4,586,325	0.7%	165
79413	United Healthcare Insurance Company	17	\$146,619,065	23.2%	44
69868	United Of Omaha Life Insurance Company	34	\$70,069,623	11.1%	184
72850	United World Life Insurance Company	0	\$4,988,434	0.8%	0
69663	USAA Life Insurance Company	0	\$2,340,922	0.4%	0
70319	Washington National Insurance Company	5	\$3,663,442	0.6%	516
Top 40 Writers		157	\$608,428,300	96.3%	.
Total		167	\$631,694,239	100.0%	.

Life and Annuity Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
90611	Allianz Life Insurance Co Of North America	6	\$164,503,831	1.8%	30
92738	American Equity Investment Life Ins Co	0	\$110,767,368	1.2%	0
60399	American Family Life Insurance Company	7	\$48,850,294	0.5%	120
60488	American General Life Insurance Co	67	\$569,427,277	6.2%	98
60895	American United Life Insurance Company	4	\$150,225,326	1.6%	22
61689	Athene Annuity & Life Company	13	\$106,837,518	1.2%	102
62944	AXA Equitable Life Insurance Company	13	\$128,198,755	1.4%	85
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$421,240,557	4.6%	0
63118	Farm Bureau Life Ins Co of MO	1	\$42,799,205	0.5%	20
65536	Genworth Life & Annuity Insurance Company	3	\$42,117,236	0.5%	59
63312	Great American Life Insurance Company	0	\$64,357,842	0.7%	0
68322	Great-West Life & Annuity Insurance Company	1	\$157,840,854	1.7%	5
70815	Hartford Life & Accident Insurance Company	18	\$41,937,040	0.5%	358
71153	Hartford Life & Annuity Insurance Company	2	\$57,774,796	0.6%	29
86509	ING Life Insurance & Annuity Company	2	\$122,345,032	1.3%	14
65056	Jackson National Life Insurance Company	49	\$377,036,408	4.1%	109
65838	John Hancock Life Insurance Company	11	\$100,828,802	1.1%	91
65676	Lincoln National Life Insurance Company	25	\$398,207,827	4.3%	52
65935	Massachusetts Mutual Life Insurance Company	1	\$98,079,402	1.1%	9
61050	Metlife Investors USA Insurance Company	4	\$264,002,671	2.9%	13
65978	Metropolitan Life Insurance Company	32	\$278,973,259	3.0%	96
66168	Minnesota Life Insurance Company	6	\$75,799,197	0.8%	66
91596	New York Life Insurance & Annuity Corporation	3	\$190,926,863	2.1%	13
66915	New York Life Insurance Company	31	\$75,727,798	0.8%	342
66974	North American Company For Life & Health Ins.	2	\$43,719,567	0.5%	38
67091	Northwestern Mutual Life Insurance Company	6	\$285,571,670	3.1%	18
67172	Ohio National Life Insurance Company The	1	\$55,921,968	0.6%	15
67466	Pacific Life Insurance Company	2	\$348,997,698	3.8%	5
61271	Principal Life Insurance Company	4	\$72,152,584	0.8%	46
68136	Protective Life Insurance Company	13	\$772,649,404	8.4%	14
79227	PRUCO Life Insurance Company	7	\$352,996,256	3.8%	17
68241	Prudential Insurance Company Of America The	37	\$214,962,537	2.3%	144
65005	Riversource Life Insurance Company	1	\$96,447,509	1.0%	9
68675	Security Benefit Life Insurance Company	2	\$66,157,351	0.7%	25
69108	State Farm Life Insurance Company	13	\$136,180,927	1.5%	80
69345	Teachers Insurance & Annuity Association	0	\$168,125,274	1.8%	0
56014	Thrivent Financial For Lutherans	3	\$126,438,616	1.4%	20
86231	Transamerica Life Insurance Company	16	\$465,235,441	5.0%	29
69868	United Of Omaha Life Insurance Company	19	\$45,084,665	0.5%	352
70238	Variable Annuity Life Insurance Company	1	\$65,045,589	0.7%	13
Top 40 Writers		426	\$7,404,492,213	80.3%	.
Total		1,104	\$9,220,475,049	100.0%	.

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
95109	Aetna Health	3	\$9,112,725	1.7%	96
95609	Alliance For Community Health DBA Molina	0	\$6,465,125	1.2%	0
12151	Arcadian Health Plan	0	\$149	0.0%	0
10753	Blue-advantage Plus Of Kansas City	0	\$2,959,075	0.5%	0
95635	CIGNA Healthcare Of St Louis	1	\$2,288,662	0.4%	128
95489	Coventry Health Care Of Kansas	9	\$6,340,273	1.2%	416
96377	Coventry Health Care Of Missouri	67	\$57,227,224	10.6%	343
95530	Cox Health Systems HMO	5	\$6,405,920	1.2%	229
95315	Good Health HMO DBA Blue-Care	36	\$307,071,628	57.0%	34
96475	Healthlink HMO	0	\$27,198	0.0%	0
95358	HMO Missouri	58	\$120,439,185	22.4%	141
95885	Humana Health Plan	4	\$4,679,688	0.9%	250
12913	Missouri Care Incorporated	0	\$12,773,201	2.4%	0
96385	UnitedHealthcare Of The Midwest	1	\$2,929,535	0.5%	100
Total		184	\$538,719,591	100.0%	.

Private Passenger Automobile Insurance

Complaint Indices

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
44725	1st Auto & Casualty Insurance Company	5	\$2,336,014	0.1%	268
34789	21st Century Centennial Insurance Company	21	\$13,137,085	0.4%	200
12963	21st Century Insurance Company	3	\$-1,753	- 0.0%	9,999
32220	21st Century North America Insurance Company	0	\$3,436,755	0.1%	0
14184	Acuity A Mutual Insurance Company	2	\$5,502,461	0.2%	46
33898	Aegis Security Insurance Company	0	\$632	0.0%	0
42609	Affirmative Insurance Company	24	\$2,589,256	0.1%	1,162
19402	AIG Property Casualty Company	0	\$1,420,248	0.0%	0
11004	Alfa Specialty Insurance Corporation	21	\$5,096,547	0.2%	516
12188	Alfa Vision Insurance Corporation	32	\$5,053,146	0.2%	794
42579	Allied Property & Casualty Insurance Company	17	\$59,000,873	2.0%	36
41840	Allmerica Financial Benefit Insurance Company	0	\$422	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	40	\$44,763,355	1.5%	112
19240	Allstate Indemnity Company	4	\$3,422,213	0.1%	147
19232	Allstate Insurance Company	15	\$23,461,185	0.8%	80
17230	Allstate Property & Casualty Insurance Company	17	\$19,474,580	0.7%	109
38156	Alpha Property & Casualty Insurance Co	6	\$1,967,682	0.1%	382
19100	AMCO Insurance Company	1	\$3,671,895	0.1%	34
10111	American Bankers Insurance Company Of FL	0	\$1,434,853	0.0%	0
23450	American Family Home Insurance Company	3	\$35,053	0.0%	9,999
19275	American Family Mutual Insurance Company	225	\$383,200,153	12.9%	74
24066	American Fire & Casualty Company	0	\$87,526	0.0%	0
43494	American Hallmark Insurance Company Of TX	3	\$115,080	0.0%	3,268
23469	American Modern Home Insurance Co	1	\$475,262	0.0%	264
38652	American Modern Select Insurance Company	0	\$126,368	0.0%	0
39942	American National General Insurance Company	4	\$1,165,282	0.0%	430
28401	American National Property & Casualty Co	8	\$14,425,388	0.5%	70
19615	American Reliable Insurance Company	1	\$65,953	0.0%	1,901
42978	American Security Insurance Company	0	\$32,922	0.0%	0
42897	American Service Insurance Company	0	\$939	0.0%	0
19283	American Standard Insurance Co of WI	27	\$38,117,695	1.3%	89
19976	AMICA Mutual Insurance Company	3	\$3,453,044	0.1%	109
41459	Armed Forces Insurance Exchange	1	\$209,133	0.0%	599
11558	Assuranceamerica Insurance Company	5	\$1,361,430	0.0%	460
27154	Atlantic Specialty Insurance Company	0	\$5	0.0%	0
27235	Auto Club Family Insurance Company	5	\$603,082	0.0%	1,039
18988	Auto Owners Insurance Company	4	\$6,721,677	0.2%	75
15512	Automobile Club Inter-insurance Exchange	120	\$145,817,299	4.9%	103
18279	Bankers Standard Insurance Company	0	\$1,602,513	0.1%	0
41394	Benchmark Insurance Company	1	\$831,230	0.0%	151

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
19658	Bristol West Insurance Company	4	\$10,145,558	0.3%	49
35955	California Casualty General Insurance Co Of OR	3	\$3,125,713	0.1%	120
15725	Cameron Mutual Insurance Company	16	\$11,779,905	0.4%	170
42498	Cameron National Insurance Company	10	\$7,775,671	0.3%	161
37524	Charter Indemnity Company	3	\$219,727	0.0%	1,711
10052	Chubb National Insurance Company	0	\$1,001,046	0.0%	0
10677	Cincinnati Insurance Company The	2	\$5,386,606	0.2%	47
31534	Citizens Insurance Company Of America	0	\$1,087	0.0%	0
40371	Columbia Mutual Insurance Company	11	\$12,910,364	0.4%	107
12157	Companion Property & Casualty Insurance Co	0	\$84,966	0.0%	0
10204	Consumers Insurance USA Inc	6	\$2,374,687	0.1%	317
10783	Cornerstone National Insurance Company	16	\$14,965,834	0.5%	134
20982	Country Casualty Insurance Company	3	\$388,368	0.0%	968
20990	Country Mutual Insurance Company	8	\$5,301,609	0.2%	189
21008	Country Preferred Insurance Company	11	\$12,178,679	0.4%	113
21164	Dairyland Insurance Company	4	\$2,809,920	0.1%	178
42587	Depositors Insurance Company	2	\$51,495	0.0%	4,868
42781	Direct General Insurance Company	33	\$5,608,432	0.2%	738
40649	Economy Premier Assurance Company	1	\$1,225,324	0.0%	102
21261	Electric Insurance Company	6	\$10,739,186	0.4%	70
21407	Emcasco Insurance Company	1	\$1,188,145	0.0%	105
21415	Employers Mutual Casualty Company	1	\$93,598	0.0%	1,339
15130	Encompass Indemnity Company	1	\$1,522,580	0.1%	82
10071	Encompass Insurance Company Of America	0	\$219,457	0.0%	0
28746	Equity Insurance Company	8	\$2,892,509	0.1%	347
37915	Essentia Insurance Company	0	\$2,479,332	0.1%	0
25712	Esurance Insurance Company	10	\$5,984,653	0.2%	209
30210	Esurance Property & Casualty Insurance Co.	9	\$11,229,117	0.4%	100
26859	Farm Bureau Town & Country Ins Co Of MO	54	\$63,485,520	2.1%	107
21628	Farmers Insurance Company Inc	148	\$164,411,708	5.5%	113
13897	Farmers Mutual Hail Insurance Company Of IA	1	\$319,957	0.0%	392
16381	Farmers Union Cooperative Insurance Company	0	\$98,673	0.0%	0
20281	Federal Insurance Company	1	\$533,228	0.0%	235
19852	Financial Indemnity Company	2	\$652,632	0.0%	384
21873	Firemans Fund Insurance Company	2	\$3,195,474	0.1%	78
10336	First Acceptance Insurance Company Inc	17	\$3,314,433	0.1%	643
29980	First Colonial Insurance Company	0	\$79,007	0.0%	0
33588	First Liberty Insurance Corp The	1	\$2,022,895	0.1%	62
11185	Foremost Insurance Company Grand Rapids MI	2	\$4,399,942	0.1%	57
11800	Foremost Property & Casualty Insurance Co	0	\$149,862	0.0%	0

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
21253	Garrison Property & Casualty Insurance Co	9	\$8,873,703	0.3%	127
41491	GEICO Casualty Company	78	\$66,508,675	2.2%	147
35882	GEICO General Ins Co	61	\$52,542,284	1.8%	146
22055	GEICO Indemnity Company	27	\$24,186,257	0.8%	140
22063	Government Employees Insurance Co	21	\$19,276,181	0.7%	137
20303	Great Northern Insurance Company	0	\$852,070	0.0%	0
14117	Grinnell Mutual Reinsurance Company	3	\$2,588,940	0.1%	145
16144	Grinnell Select Insurance Company	0	\$5,406,598	0.2%	0
42331	Guideone America Insurance Company	0	\$1,290,150	0.0%	0
42803	Guideone Elite Insurance Company	0	\$431,442	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$1,605,017	0.1%	0
14559	Guideone Specialty Mutual Insurance Company	0	\$3,956	0.0%	0
34037	Hallmark Insurance Company	8	\$1,088,848	0.0%	921
19530	Hallmark National Insurance Company	0	\$124,118	0.0%	0
22292	Hanover Insurance Company The	0	\$5,344	0.0%	0
22357	Hartford Accident & Indemnity Co	1	\$181,506	0.0%	691
29424	Hartford Casualty Insurance Co	0	\$383,982	0.0%	0
19682	Hartford Fire Insurance Company	0	\$227,508	0.0%	0
37478	Hartford Insurance Company Of Midwest The	3	\$2,501,526	0.1%	150
30104	Hartford Underwriters Insurance Company	5	\$8,952,931	0.3%	70
31550	Haulers Insurance Company Inc	4	\$3,963,336	0.1%	127
22578	Horace Mann Insurance Company	2	\$1,623,997	0.1%	154
22756	Horace Mann Property & Casualty Ins Co	0	\$1,810,654	0.1%	0
29068	IDS Property Casualty Insurance Company	2	\$4,450,777	0.2%	56
39497	Infinity Assurance Insurance Company	0	\$29,176	0.0%	0
11738	Infinity Auto Insurance Company	0	\$36,887	0.0%	0
10061	Infinity Indemnity Insurance Company	1	\$49,653	0.0%	2,524
22268	Infinity Insurance Company	0	\$131,485	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$419	0.0%	0
10922	Insuremax Insurance Company	7	\$2,398,680	0.1%	366
22780	Integon General Insurance Corporation	0	\$10,219	0.0%	0
22772	Integon Indemnity Corporation	0	\$5,172	0.0%	0
29742	Integon National Insurance Company	0	\$20,630	0.0%	0
23647	Ironshore Indemnity	0	\$330,054	0.0%	0
10914	Kemper Independence Insurance Company	1	\$419,533	0.0%	299
42404	Liberty Insurance Corporation	1	\$97,271	0.0%	1,289
23035	Liberty Mutual Fire Insurance Company	28	\$30,729,784	1.0%	114
36447	LM General Insurance Company	7	\$11,403,429	0.4%	77
33600	LM Insurance Corporation	0	\$1,048,430	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$187,765	0.0%	0

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
14443	Madison Mutual Insurance Company	0	\$59,020	0.0%	0
28932	Markel American Insurance Company	0	\$148,622	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$2,114	0.0%	0
33650	Mendota Insurance Company	14	\$1,920,345	0.1%	914
31968	Merastar Insurance Company	1	\$115,379	0.0%	1,086
23353	Meridian Security Insurance Company	5	\$13,711,380	0.5%	46
40169	Metropolitan Casualty Insurance Company	0	\$188,497	0.0%	0
25321	Metropolitan Direct Property & Casualty Ins.	1	\$586,788	0.0%	214
39950	Metropolitan General Insurance Company	0	\$62,233	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	1	\$4,777,692	0.2%	26
26298	Metropolitan Property & Casualty Insurance Co	1	\$3,270,075	0.1%	38
38660	MIC General Insurance Corporation	0	\$292,366	0.0%	0
21687	Mid Century Insurance Company	8	\$2,442,450	0.1%	411
23515	Midwestern Indemnity Company The	7	\$3,648,081	0.1%	241
40185	Millers Classified Insurance Company	0	\$1,150,418	0.0%	0
14583	Millers First Insurance Company- <i>Suspended</i>	2	\$699,238	0.0%	359
42447	National General Assurance Company	0	\$357,954	0.0%	0
23728	National General Insurance Company	6	\$3,450,499	0.1%	218
11044	National General Insurance Online Inc	13	\$3,849,968	0.1%	423
32620	National Interstate Insurance Company	1	\$151,828	0.0%	826
21881	National Surety Corporation	0	\$862,628	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	8	\$19,639,738	0.7%	51
28223	Nationwide Agribusiness Insurance Company	2	\$-434	- 0.0%	9,999
25453	Nationwide Insurance Company Of America	15	\$14,693,305	0.5%	128
23787	Nationwide Mutual Insurance Company	2	\$-10,629	- 0.0%	9,999
12130	New South Insurance Company	2	\$813,441	0.0%	308
24074	Ohio Casualty Insurance Company	0	\$7,819	0.0%	0
34940	Omni Indemnity Company	6	\$1,616,630	0.1%	465
39098	Omni Insurance Company	3	\$49,650	0.0%	7,574
32700	Owners Insurance Company	6	\$11,090,763	0.4%	68
20346	Pacific Indemnity Company	1	\$287,157	0.0%	437
37850	Pacific Specialty Insurance Company	0	\$10,129	0.0%	0
21962	Pennsylvania Insurance Company	0	\$12	0.0%	0
37648	Permanent General Assurance Corporation	13	\$4,676,550	0.2%	348
13714	Pharmacists Mutual Insurance Company	0	\$508,006	0.0%	0
18058	Philadelphia Indemnity Insurance Company	1	\$836,380	0.0%	150
25704	Pride National Insurance Company- <i>Suspended</i>	33	\$2,379,892	0.1%	1,738
12873	Privilege Underwriters Reciprocal Exchange	0	\$350,885	0.0%	0
11851	Progressive Advanced Insurance Company	64	\$54,150,216	1.8%	148
24260	Progressive Casualty Insurance Company	88	\$76,064,741	2.6%	145

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
16322	Progressive Direct Insurance Company	25	\$27,942,860	0.9%	112
24279	Progressive Max Insurance Company	8	\$13,412,338	0.5%	75
42919	Progressive Northwestern Insurance Company	13	\$21,626,697	0.7%	75
37834	Progressive Preferred Insurance Company	37	\$36,513,115	1.2%	127
34690	Property & Casualty Insurance Co of Hartford	8	\$7,343,341	0.2%	137
43044	Response Insurance Company	2	\$208,093	0.0%	1,205
26050	Response Worldwide Insurance Company	2	\$218,544	0.0%	1,147
13056	RLI Insurance Company	0	\$70,373	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$357,464	0.0%	0
25405	Safe Auto Insurance Company	65	\$17,713,137	0.6%	460
24740	Safeco Insurance Company Of America	2	\$17,458	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	82	\$111,547,739	3.8%	92
40460	Sagamore Insurance Company	1	\$835,997	0.0%	150
22543	Secura Insurance A Mutual Company	0	\$58,312	0.0%	0
10239	Secura Supreme Insurance Company	4	\$1,810,761	0.1%	277
11000	Sentinel Insurance Company Ltd	1	\$427,778	0.0%	293
24988	Sentry Insurance A Mutual Company	8	\$4,154,171	0.1%	241
23361	Shelter General Insurance Company	3	\$2,668,682	0.1%	141
23388	Shelter Mutual Insurance Company	52	\$160,634,820	5.4%	41
19070	Standard Fire Insurance Company	1	\$783,603	0.0%	160
42986	Standard Guaranty Insurance Company	0	\$285,974	0.0%	0
25127	State Auto Property & Casualty Insurance Co	12	\$2,162,824	0.1%	695
25143	State Farm Fire & Casualty Company	41	\$47,773,775	1.6%	108
25178	State Farm Mutual Automobile Insurance Co	227	\$643,031,556	21.7%	44
25180	Stillwater Insurance Company	0	\$1,183,947	0.0%	0
31925	Stonewood National Insurance Company	0	\$23	0.0%	0
22683	Teachers Insurance Company	0	\$345,998	0.0%	0
18031	Topa Insurance Company	1	\$1,401,223	0.0%	89
42749	Traders Insurance Company	26	\$7,074,759	0.2%	461
27998	Travelers Home & Marine Insurance Company	29	\$46,880,250	1.6%	78
38130	Travelers Personal Insurance Company	0	\$349	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$2,465,747	0.1%	0
41106	Triumphe Casualty Company	0	\$77,095	0.0%	0
27120	Trumbull Insurance Company	2	\$11,536,858	0.4%	22
29459	Twin City Fire Insurance Company	13	\$21,020,204	0.7%	78
13021	United Fire & Casualty Company	2	\$1,258,756	0.0%	199
17647	United Home Insurance Company	0	\$1,454,635	0.0%	0
25941	United Services Automobile Association	20	\$43,298,265	1.5%	58
10915	Unitrin Direct Property & Casualty Company	0	\$641,492	0.0%	0
25909	Unitrin Preferred Insurance Company	4	\$1,948,067	0.1%	257

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
25968	USAA Casualty Insurance Company	18	\$27,855,619	0.9%	81
18600	USAA General Indemnity Company	7	\$13,362,327	0.5%	66
10644	Victoria Automobile Insurance Company	3	\$1,424,452	0.0%	264
20397	Vigilant Insurance Company	0	\$530,362	0.0%	0
13137	Viking Insurance Company Of Wisconsin	28	\$15,235,591	0.5%	230
26085	Warner Insurance Company	6	\$898,240	0.0%	837
44393	West American Insurance Company	0	\$407,144	0.0%	0
27871	Western Agricultural Insurance Company	0	\$6,355	0.0%	0
13250	Workmens Auto Insurance Company	5	\$1,065,651	0.0%	588
26220	Yosemite Insurance Company	0	\$78,160	0.0%	0
27090	Young America Insurance Company	17	\$4,937,413	0.2%	432
Total		2,364	\$2,963,239,990	100.0%	.

Homeowners Insurance

Complaint Indices

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
14184	Acuity A Mutual Insurance Company	5	\$5,195,931	0.3%	106
33898	Aegis Security Insurance Company	0	\$54,813	0.0%	0
10014	Affiliated FM Insurance Company	0	\$26,468	0.0%	0
42757	Agri General Insurance Company	0	\$37,735	0.0%	0
19402	AIG Property Casualty Company	0	\$3,342,681	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$851,695	0.0%	0
42579	Allied Property & Casualty Insurance Company	8	\$7,013,231	0.4%	126
19240	Allstate Indemnity Company	34	\$15,891,534	0.8%	236
19232	Allstate Insurance Company	21	\$14,573,100	0.8%	159
17230	Allstate Property & Casualty Insurance Company	48	\$30,035,690	1.6%	176
37907	Allstate Vehicle & Property Insurance Company	3	\$4,274,363	0.2%	77
19100	AMCO Insurance Company	8	\$12,244,294	0.6%	72
21849	American Automobile Insurance Company	1	\$6,077,084	0.3%	18
10111	American Bankers Insurance Company Of FL	10	\$3,359,204	0.2%	329
19690	American Economy Insurance Company	1	\$1,640,411	0.1%	67
23450	American Family Home Insurance Company	4	\$2,445,986	0.1%	181
19275	American Family Mutual Insurance Company	237	\$278,585,461	14.5%	94
24066	American Fire & Casualty Company	0	\$270,247	0.0%	0
43494	American Hallmark Insurance Company Of TX	17	\$1,073,911	0.1%	1,747
19380	American Home Assurance Company	0	\$14,186	0.0%	0
21857	American Insurance Company The	0	\$2,094,508	0.1%	0
23469	American Modern Home Insurance Co	5	\$5,436,122	0.3%	102
38652	American Modern Select Insurance Company	8	\$6,532,231	0.3%	135
39942	American National General Insurance Company	2	\$537,779	0.0%	411
28401	American National Property & Casualty Co	18	\$12,269,037	0.6%	162
19615	American Reliable Insurance Company	5	\$1,008,484	0.1%	547
42978	American Security Insurance Company	1	\$13,252,101	0.7%	8
41998	American Southern Home Insurance Company	0	\$394,736	0.0%	0
19704	American States Insurance Company	0	\$1,322,914	0.1%	0
19488	Amerisure Insurance Company	0	\$5,674	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$14,410	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$471	0.0%	0
19976	AMICA Mutual Insurance Company	7	\$3,396,797	0.2%	227
15954	Amtrust Insurance Company Of Kansas	0	\$11,938	0.0%	0
41459	Armed Forces Insurance Exchange	1	\$1,587,488	0.1%	70
21865	Associated Indemnity Corporation	0	\$128,198	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$25,560	0.0%	0
13412	Austin Mutual Insurance Company	0	\$320,262	0.0%	0
27235	Auto Club Family Insurance Company	90	\$69,910,042	3.6%	142
18988	Auto Owners Insurance Company	18	\$17,713,186	0.9%	112

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
19062	Automobile Ins Co Of Hartford CT	8	\$3,780,747	0.2%	234
33022	AXA Insurance Company	0	\$561,702	0.0%	0
24813	Balboa Insurance Company	1	\$418,091	0.0%	264
18279	Bankers Standard Insurance Company	0	\$3,358,391	0.2%	0
20044	Berkshire Hathaway Homestate Insurance Co	0	\$13,850	0.0%	0
35955	California Casualty General Insurance Co Of OR	2	\$1,496,066	0.1%	148
15725	Cameron Mutual Insurance Company	9	\$15,099,090	0.8%	66
25615	Charter Oak Fire Insurance Co The	0	\$508,122	0.0%	0
10052	Chubb National Insurance Company	0	\$2,093,818	0.1%	0
18767	Church Mutual Insurance Company	0	\$21,486	0.0%	0
10677	Cincinnati Insurance Company The	2	\$8,170,081	0.4%	27
31534	Citizens Insurance Company Of America	0	\$7,692	0.0%	0
10315	Civic Property & Casualty Co	0	\$365,104	0.0%	0
40371	Columbia Mutual Insurance Company	1	\$12,256,451	0.6%	9
19640	Columbia National Insurance Company	3	\$4,280,290	0.2%	77
12157	Companion Property & Casualty Insurance Co	0	\$29,222	0.0%	0
10204	Consumers Insurance USA Inc	0	\$169,362	0.0%	0
10499	Corepointe Insurance Company	0	\$30,630	0.0%	0
20990	Country Mutual Insurance Company	15	\$15,793,623	0.8%	105
42587	Depositors Insurance Company	1	\$242,454	0.0%	455
42048	Diamond State Insurance Company	2	\$40,075	0.0%	5,509
33499	Dorinco Reinsurance Company	0	\$218,531	0.0%	0
40649	Economy Premier Assurance Company	2	\$2,967,196	0.2%	74
21261	Electric Insurance Company	5	\$10,504,225	0.5%	53
21407	Emcasco Insurance Company	1	\$708,486	0.0%	156
21326	Empire Fire & Marine Insurance Co	1	\$233,556	0.0%	473
21415	Employers Mutual Casualty Company	0	\$216,487	0.0%	0
15130	Encompass Indemnity Company	0	\$1,601,425	0.1%	0
10071	Encompass Insurance Company Of America	1	\$326,319	0.0%	338
30210	Esurance Property & Casualty Insurance Co	0	\$116,467	0.0%	0
10318	Exact Property & Casualty	0	\$6,337	0.0%	0
12345	Farm Bureau New Horizons Ins Co Of MO	5	\$3,124,044	0.2%	177
26859	Farm Bureau Town & Country Ins Co Of MO	107	\$91,302,348	4.8%	129
19194	Farmers Alliance Mutual Insurance Company	3	\$-14,401	- 0.0%	9,999
21652	Farmers Insurance Exchange	55	\$66,171,505	3.5%	92
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$621	0.0%	0
16381	Farmers Union Cooperative Insurance Company	0	\$324	0.0%	0
10178	FCCI Insurance Company	0	\$205,024	0.0%	0
20281	Federal Insurance Company	0	\$1,407,014	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$1,805,769	0.1%	0

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
39306	Fidelity & Deposit Company Maryland	0	\$40,905	0.0%	0
21660	Fire Insurance Exchange	26	\$20,996,801	1.1%	137
21873	Firemans Fund Insurance Company	0	\$2,411,956	0.1%	0
10336	First Acceptance Insurance Company Inc	0	\$12,294	0.0%	0
37710	First American Property & Casualty Ins Co	0	\$211,853	0.0%	0
11177	First Financial Insurance Company	0	\$10	0.0%	0
24724	First National Insurance Company Of America	0	\$102,364	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	24	\$20,946,792	1.1%	126
11800	Foremost Property & Casualty Insurance Co	5	\$2,484,126	0.1%	222
41513	Foremost Signature Insurance Company	1	\$-17,999	- 0.0%	-6133
21253	Garrison Property & Casualty Insurance Co	1	\$2,624,676	0.1%	42
24732	General Insurance Company Of America	0	\$70,215	0.0%	0
23809	Granite State Insurance Company	1	\$1,244,898	0.1%	89
26832	Great American Alliance Insurance Company	0	\$14,283	0.0%	0
26344	Great American Assurance Company	0	\$38,500	0.0%	0
16691	Great American Insurance Company	0	\$42,235	0.0%	0
22136	Great American Insurance Company Of NY	0	\$16,233	0.0%	0
20303	Great Northern Insurance Company	0	\$6,817,877	0.4%	0
14117	Grinnell Mutual Reinsurance Company	0	\$32,820	0.0%	0
42331	Guideone America Insurance Company	0	\$283,628	0.0%	0
15032	Guideone Mutual Insurance Company	3	\$2,606,208	0.1%	127
14559	Guideone Specialty Mutual Insurance Company	4	\$245,825	0.0%	1,796
22292	Hanover Insurance Company The	0	\$3,936	0.0%	0
23582	Harleysville Insurance Company	0	\$112,336	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$80,279	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$709,551	0.0%	0
19682	Hartford Fire Insurance Company	0	\$194,519	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$2,112,419	0.1%	0
30104	Hartford Underwriters Insurance Company	11	\$6,194,538	0.3%	196
31550	Haulers Insurance Company Inc	0	\$256,182	0.0%	0
10200	Hiscox Insurance Company Inc	0	\$10,364	0.0%	0
20419	Homesite Indemnity Company	40	\$10,148,688	0.5%	435
22578	Horace Mann Insurance Company	0	\$436,593	0.0%	0
29068	IDS Property Casualty Insurance Company	7	\$3,795,645	0.2%	204
23817	Illinois National Insurance Company	0	\$3,493	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$3,556,346	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$40,165	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$862,644	0.0%	0
36781	John Deere Insurance Company	0	\$2,299,331	0.1%	0
10914	Kemper Independence Insurance Company	1	\$606,189	0.0%	182

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
42404	Liberty Insurance Corporation	26	\$19,784,828	1.0%	145
23035	Liberty Mutual Fire Insurance Company	28	\$22,156,401	1.2%	140
14400	Lititz Mutual Insurance Company	15	\$8,653,416	0.5%	191
33600	LM Insurance Corporation	0	\$1,562,427	0.1%	0
14443	Madison Mutual Insurance Company	0	\$131,615	0.0%	0
28932	Markel American Insurance Company	0	\$96,375	0.0%	0
38970	Markel Insurance Company	0	\$231,760	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$17,899	0.0%	0
31968	Merastar Insurance Company	0	\$40,843	0.0%	0
10502	Meridian Citizens Mutual Insurance Company	2	\$1,602,934	0.1%	138
24821	Meritplan Insurance Company	7	\$5,911,215	0.3%	131
34339	Metropolitan Group Property & Casualty Ins Co	0	\$1,937,366	0.1%	0
26298	Metropolitan Property & Casualty Insurance Co	5	\$5,791,274	0.3%	95
21687	Mid Century Insurance Company	17	\$27,006,705	1.4%	69
23515	Midwestern Indemnity Company The	2	\$3,119,564	0.2%	71
40185	Millers Classified Insurance Company	4	\$705,403	0.0%	626
14583	Millers First Insurance Company- <i>Suspended</i>	5	\$675,027	0.0%	818
23655	Modern Service Insurance Company	0	\$70,403	0.0%	0
11878	Mutualaid Exchange	0	\$1,891,676	0.1%	0
23663	National American Insurance Company	0	\$322	0.0%	0
11991	National Casualty Company	0	\$377,552	0.0%	0
16217	National Farmers Union Property & Casualty Co	0	\$1,080	0.0%	0
15474	National Lloyds Insurance Company	2	\$1,155,388	0.1%	191
21881	National Surety Corporation	2	\$7,283,792	0.4%	30
20141	National Trust Insurance Company	0	\$108,570	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$87,033	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	31	\$36,545,302	1.9%	94
28223	Nationwide Agribusiness Insurance Company	0	\$1,359,635	0.1%	0
25453	Nationwide Insurance Company Of America	7	\$7,350,914	0.4%	105
23787	Nationwide Mutual Insurance Company	1	\$10,451,000	0.5%	11
10317	Neighborhood Spirit Property & Casualty Co	0	\$19,189	0.0%	0
23841	New Hampshire Insurance Company	2	\$22,576	0.0%	9,779
24015	Northland Insurance Company	0	\$9,623	0.0%	0
34630	Oak River Insurance Company	0	\$1,216,881	0.1%	0
24074	Ohio Casualty Insurance Company	0	\$214,354	0.0%	0
36625	Old Reliable Casualty Company	12	\$2,682,320	0.1%	494
32700	Owners Insurance Company	6	\$8,612,628	0.4%	77
20346	Pacific Indemnity Company	0	\$1,894,930	0.1%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$1,086,434	0.1%	0
13714	Pharmacists Mutual Insurance Company	1	\$458,618	0.0%	241

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
18058	Philadelphia Indemnity Insurance Company	0	\$12,691	0.0%	0
30945	Plaza Insurance Company	0	\$448,140	0.0%	0
37257	Praetorian Insurance Company	0	\$163,102	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	0	\$688,283	0.0%	0
24260	Progressive Casualty Insurance Company	9	\$3,211,878	0.2%	309
37834	Progressive Preferred Insurance Company	3	\$2,147,700	0.1%	154
34690	Property & Casualty Insurance Co of Hartford	24	\$12,107,508	0.6%	219
39217	QBE Insurance Corporation	2	\$2,236,659	0.1%	99
11853	Ranchers & Farmers Insurance Company	1	\$66,804	0.0%	1,652
36684	Riverport Insurance Company	0	\$66,318	0.0%	0
27065	Rockford Mutual Insurance Company	2	\$465,804	0.0%	474
22314	RSUI Indemnity Company	0	\$1,049,917	0.1%	0
39039	Rural Community Insurance Company	0	\$638,925	0.0%	0
24740	Safeco Insurance Company Of America	48	\$70,640,815	3.7%	75
16551	Savers Property & Casualty Insurance Company	0	\$12,912	0.0%	0
15580	Scottsdale Indemnity Company	0	\$21,296	0.0%	0
22543	Secura Insurance A Mutual Company	0	\$261,576	0.0%	0
10239	Secura Supreme Insurance Company	1	\$1,412,341	0.1%	78
11000	Sentinel Insurance Company Ltd	5	\$4,628,513	0.2%	119
24988	Sentry Insurance A Mutual Company	5	\$4,221,313	0.2%	131
23361	Shelter General Insurance Company	0	\$442,362	0.0%	0
23388	Shelter Mutual Insurance Company	78	\$138,331,329	7.2%	62
19216	Southern Insurance Company	0	\$10,672	0.0%	0
20613	Sparta Insurance Company	0	\$2,616	0.0%	0
19070	Standard Fire Insurance Company	18	\$18,141,460	0.9%	110
42986	Standard Guaranty Insurance Company	3	\$6,267,131	0.3%	53
40045	Starnet Insurance Company	0	\$11,113	0.0%	0
25127	State Auto Property & Casualty Insurance Co	29	\$11,459,217	0.6%	279
25143	State Farm Fire & Casualty Company	305	\$454,847,264	23.7%	74
25180	Stillwater Insurance Company	15	\$2,916,269	0.2%	568
12866	T H E Insurance Company	0	\$6,362	0.0%	0
22683	Teachers Insurance Company	3	\$2,232,016	0.1%	148
10945	Tokio Marine America Insurance Company	0	\$158,773	0.0%	0
27998	Travelers Home & Marine Insurance Company	75	\$48,288,663	2.5%	171
25658	Travelers Indemnity Company	0	\$548,582	0.0%	0
25666	Travelers Indemnity Company Of America	1	\$1,581,304	0.1%	70
25682	Travelers Indemnity Company Of Connecticut	0	\$125,162	0.0%	0
36161	Travelers Property Casualty Insurance Company	1	\$1,338,522	0.1%	82
27120	Trumbull Insurance Company	1	\$2,611,578	0.1%	42
29459	Twin City Fire Insurance Company	0	\$1,056,866	0.1%	0

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
21423	Union Insurance Company Of Providence	0	\$1,275,594	0.1%	0
13021	United Fire & Casualty Company	2	\$1,778,482	0.1%	124
17647	United Home Insurance Company	0	\$1,052,570	0.1%	0
25941	United Services Automobile Association	16	\$35,145,517	1.8%	50
21113	United States Fire Insurance Company	0	\$38,774	0.0%	0
25895	United States Liability Insurance Company	0	\$1,642,866	0.1%	0
10915	Unitrin Direct Property & Casualty Company	1	\$255,294	0.0%	432
25909	Unitrin Preferred Insurance Company	2	\$1,845,811	0.1%	120
25968	USAA Casualty Insurance Company	7	\$18,166,570	0.9%	43
18600	USAA General Indemnity Company	4	\$6,231,091	0.3%	71
20397	Vigilant Insurance Company	0	\$2,098,940	0.1%	0
25011	Wesco Insurance Company	0	\$21,315	0.0%	0
44393	West American Insurance Company	0	\$519,707	0.0%	0
10030	Westchester Fire Insurance Company	0	\$2,414,625	0.1%	0
24112	Westfield Insurance Company	0	\$187,486	0.0%	0
20273	Wrm America Indemnity Company Inc	0	\$381,813	0.0%	0
26220	Yosemite Insurance Company	0	\$129,385	0.0%	0
Total		1,736	\$1,916,340,705	100.0%	.

Accident & Health Insurance

Complaint Indices

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
20796	21st Century Premier Insurance Company	0	\$14,805	0.0%	0
80985	4 Ever Life Insurance Company	0	\$206,194	0.0%	0
77879	5 Star Life Insurance Company	0	\$73	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	4	.	.	.
71854	AAA Life Insurance Company	1	\$1,118,446	0.0%	217
71471	Ability Insurance Company	0	\$3,097,291	0.0%	0
60038	Acacia Life Insurance Co	0	\$124	0.0%	0
63444	Accendo Insurance Company	0	\$301,122	0.0%	0
22667	Ace American Insurance Company	0	\$9,934,779	0.2%	0
20699	Ace Property & Casualty Insurance Company	0	\$847,558	0.0%	0
12278	Advantica Insurance Company	0	\$432,519	0.0%	0
33898	Aegis Security Insurance Company	0	\$238,423	0.0%	0
72052	Aetna Health Insurance Company	4	\$84,910	0.0%	9,999
60054	Aetna Life Insurance Company	47	\$162,417,774	2.6%	70
90611	Allianz Life Insurance Co Of North America	0	\$5,002,415	0.1%	0
64190	Allianz Life Insurance Company Of New York	0	\$4,910	0.0%	0
60186	Allstate Life Insurance Company	0	\$655,448	0.0%	0
70874	Allstate Life Insurance Company Of New York	0	\$1,006	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$184,781	0.0%	0
19720	American Alternative Insurance Corporation	2	\$2,274,890	0.0%	213
10111	American Bankers Insurance Company Of FL	0	\$9,837	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$1,428,790	0.0%	0
60305	American Community Mutual Ins Co- <i>Withdrew-</i>	5	.	.	.
12321	American Continental Insurance Company	5	\$9,282,601	0.1%	131
60380	American Family Life Assurance Co of Col.	26	\$93,294,751	1.5%	68
19275	American Family Mutual Insurance Company	6	\$18,479,501	0.3%	79
98736	American Federated Life Insurance Company	0	\$744,315	0.0%	0
60410	American Fidelity Assurance Company	1	\$12,385,418	0.2%	20
69337	American Financial Security Life Insurance Co	0	\$250,897	0.0%	0
60488	American General Life Insurance Co	2	\$3,860,145	0.1%	126
60518	American Health & Life Insurance Company	1	\$1,518,205	0.0%	160
60534	American Heritage Life Insurance Company	10	\$15,304,167	0.2%	158
19380	American Home Assurance Company	0	\$9,009	0.0%	0
60542	American Home Life Insurance Company	0	\$845	0.0%	0
60577	American Income Life Insurance Co	1	\$1,435,488	0.0%	169
81418	American Medical & Life Insurance Company	14	\$1,179,326	0.0%	2,879
65811	American Modern Life Insurance Company	0	\$1,103,228	0.0%	0
60739	American National Insurance Company	2	\$2,890,753	0.0%	168

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
71773	American National Life Ins Co Of TX	6	\$3,371,704	0.1%	432
60763	American Pioneer Life Insurance Company	0	\$1,459,412	0.0%	0
80624	American Progressive Life & Health Insurance Co	0	\$8,165	0.0%	0
60801	American Public Life Insurance Company	0	\$412,133	0.0%	0
67679	American Republic Corp Insurance Company	0	\$6,591,871	0.1%	0
60836	American Republic Insurance Company	8	\$18,748,282	0.3%	103
88366	American Retirement Life Insurance Company	0	\$24,882	0.0%	0
42978	American Security Insurance Company	0	\$45,623	0.0%	0
17965	American Sentinel Insurance Company	0	\$1,017,280	0.0%	0
19704	American States Insurance Company	0	\$58,298	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$536,394	0.0%	0
60895	American United Life Insurance Company	0	\$2,603,447	0.0%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$1,846	0.0%	0
61301	Ameritas Life Insurance Corp	7	\$9,310,777	0.2%	182
27928	Amex Assurance Company	0	\$733,792	0.0%	0
28207	Anthem Insurance Companies Inc	1	\$31,072,561	0.5%	8
61069	Anthem Life Insurance Company	0	\$1,661,310	0.0%	0
11150	Arch Insurance Company	0	\$235,333	0.0%	0
11558	Assuranceamerica Insurance Company	0	\$22,410	0.0%	0
56499	Assured Life Association	0	\$44,000	0.0%	0
71439	Assurity Life Insurance Company	1	\$1,291,122	0.0%	188
61492	Athene Annuity & Life Assurance Company	0	\$736,121	0.0%	0
68039	Athene Annuity & Life Assurance Co Of NY	0	\$5,562	0.0%	0
61689	Athene Annuity & Life Company	0	\$37,389	0.0%	0
61093	Atlanta Life Insurance Company	0	\$1,699	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$523,031	0.0%	0
74900	Aurigen Reinsurance Company Of America	0	\$1,127,248	0.0%	0
84522	Auto Club Life Insurance Company	0	\$60,769	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$280,384	0.0%	0
62944	AXA Equitable Life Insurance Company	1	\$541,710	0.0%	448
37273	Axis Insurance Company	0	\$187,584	0.0%	0
24813	Balboa Insurance Company	0	\$16	0.0%	0
68160	Balboa Life Insurance Company	0	\$238,329	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$3,170	0.0%	0
61239	Bankers Fidelity Life Insurance Company	2	\$7,841,737	0.1%	62
61263	Bankers Life & Casualty Company	46	\$34,147,930	0.6%	327
94250	Banner Life Insurance Company	0	\$88	0.0%	0
38245	BCS Insurance Company	0	\$3,029,298	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
64890	Berkley Life & Health Insurance Company	0	\$4,464,702	0.1%	0
71714	Berkshire Life Insurance Company Of America	0	\$4,419,824	0.1%	0
90638	Best Life & Health Insurance Company	0	\$38,797	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	175	\$611,245,465	9.8%	69
61476	Boston Mutual Life Insurance Company	3	\$1,078,705	0.0%	674
80659	Canada Life Assurance Company	0	\$74,010	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$32	0.0%	0
10472	Capitol Indemnity Corporation	0	\$4,415	0.0%	0
56030	Catholic Financial Life	0	\$1,034	0.0%	0
57487	Catholic Order Of Foresters	0	\$17,029	0.0%	0
19518	Catlin Insurance Company Inc	0	\$204,591	0.0%	0
80799	Celtic Insurance Company	28	\$5,543,638	0.1%	1,225
61727	Central Reserve Life Insurance Company	0	\$190,613	0.0%	0
61735	Central Security Life Insurance Co	0	\$6,781	0.0%	0
61751	Central States Health & Life Co Of Omaha	3	\$2,938,069	0.0%	248
34274	Central States Indemnity Company Of Omaha	2	\$548,166	0.0%	885
61883	Central United Life Insurance Company	5	\$1,550,092	0.0%	782
80896	Centre Life Insurance Company	0	\$177,137	0.0%	0
62383	Centurion Life Insurance Company	0	\$64,867	0.0%	0
61824	Cherokee National Life Insurance Company	0	\$9,508	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$1,254,738	0.0%	0
61859	Christian Fidelity Life Insurance Co	4	\$13,125,394	0.2%	74
71463	Cica Life Insurance Company Of America	0	\$693	0.0%	0
67369	CIGNA Health & Life Insurance Company	2	\$25,130,687	0.4%	19
64548	CIGNA Life Insurance Company of NY	0	\$44,434	0.0%	0
10677	Cincinnati Insurance Company The	0	\$22	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$73,761	0.0%	0
61921	Citizens Security Life Ins Co	0	\$589,243	0.0%	0
62626	CMFG Life Insurance Company	2	\$4,900,666	0.1%	99
62049	Colonial Life & Accident Insurance Company	3	\$12,728,656	0.2%	57
62065	Colonial Penn Life Insurance Company	2	\$5,950,674	0.1%	82
84786	Colorado Bankers Life Ins Co	0	\$4,117	0.0%	0
76023	Columbian Life Insurance Company	0	\$496,322	0.0%	0
99937	Columbus Life Insurance Company	0	\$120	0.0%	0
62146	Combined Insurance Co Of America	5	\$19,382,085	0.3%	63
81426	Commercial Travelers Mutual Insurance Company	0	\$91,502	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$97,697	0.0%	0
77828	Companion Life Insurance Company	8	\$25,025,183	0.4%	78

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
60984	Compbenefits Insurance Company	1	\$1,584,481	0.0%	153
62308	Connecticut General Life Ins Co	12	\$81,311,264	1.3%	36
65900	Conseco Life Insurance Co	2	\$333,084	0.0%	1,456
62359	Constitution Life Insurance Company	4	\$1,707,748	0.0%	568
71730	Continental American Insurance Company	5	\$7,433,461	0.1%	163
62413	Continental Assurance Company	0	\$27,133	0.0%	0
20443	Continental Casualty Company	17	\$7,735,137	0.1%	533
71404	Continental General Insurance Company	1	\$2,187,352	0.0%	111
68500	Continental Life Ins Co Of Brentwood TN	3	\$11,754,584	0.2%	62
62553	Country Life Insurance Company	1	\$889,939	0.0%	272
81973	Coventry Health & Life Insurance Company	185	\$602,975,113	9.7%	74
60040	Cox Health Systems Insurance Company	30	\$102,106,030	1.6%	71
56634	Croatian Fraternal Union Of America	0	\$767	0.0%	0
56138	CSA Fraternal Life	0	\$3,920	0.0%	0
71129	Dearborn National Life Insurance Company	1	\$3,214,126	0.1%	75
73474	Dentegra Insurance Company	0	\$3,261,992	0.1%	0
62928	EMC National Life Company	0	\$528,761	0.0%	0
12747	Envision Insurance Company	0	\$1,030,619	0.0%	0
64149	Epic Life Insurance Company The	0	\$206,803	0.0%	0
62952	Equitable Life & Casualty Insurance Company	31	\$20,504,002	0.3%	367
26921	Everest Reinsurance Company	0	\$326,208	0.0%	0
60025	Express Scripts Insurance Company	2	\$2,555,562	0.0%	190
70742	Family Benefit Life Insurance Company	0	\$2,975	0.0%	0
77968	Family Heritage Life Insurance Co Of America	4	\$3,566,937	0.1%	272
63053	Family Life Insurance Company	1	\$910,590	0.0%	266
63118	Farm Bureau Life Ins Co of MO	0	\$271,114	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$335	0.0%	0
63177	Farmers New World Life Insurance Company	1	\$545,838	0.0%	444
20281	Federal Insurance Company	1	\$3,827,550	0.1%	63
63223	Federal Life Insurance Company (mutual	0	\$1,685	0.0%	0
63258	Federated Life Insurance Company	0	\$575,185	0.0%	0
13935	Federated Mutual Insurance Company	10	\$25,776,929	0.4%	94
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$16,737	0.0%	0
71870	Fidelity Security Life Insurance Company	3	\$13,568,066	0.2%	54
71455	Financial American Life Insurance Company	0	\$227,799	0.0%	0
69140	First Allmerica Financial Life Insurance Co	0	\$1,960	0.0%	0
64696	First Continental Life & Accident Insurance Co	2	\$959,841	0.0%	505
90328	First Health Life & Health Insurance Company	0	\$455,968	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
91642	Forethought Life Insurance Company	0	\$71,529	0.0%	0
62324	Freedom Life Insurance Company Of America	8	\$1,909,064	0.0%	1,016
63665	General American Life Insurance Company	1	\$448,741	0.0%	540
65536	Genworth Life & Annuity Insurance Company	4	\$1,544,103	0.0%	628
70025	Genworth Life Insurance Company	31	\$43,470,009	0.7%	173
70939	Gerber Life Insurance Company	2	\$8,353,668	0.1%	58
91472	Globe Life & Accident Insurance Company	1	\$1,797,192	0.0%	135
62286	Golden Rule Insurance Company	99	\$102,823,542	1.7%	233
22063	Government Employees Insurance Co	0	\$678	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$1,006,662	0.0%	0
16691	Great American Insurance Company	0	\$9,187,702	0.1%	0
63312	Great American Life Insurance Company	1	\$618,549	0.0%	392
20303	Great Northern Insurance Company	0	\$7,170	0.0%	0
90212	Great Southern Life Insurance Company	0	\$13,426	0.0%	0
80705	Great West Life Assurance Company	0	\$184,987	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$782,753	0.0%	0
64211	Guarantee Trust Life Insurance Company	18	\$10,535,725	0.2%	414
64238	Guaranty Income Life Insurance Company	0	\$39,692	0.0%	0
64246	Guardian Life Insurance Company Of America	29	\$58,832,922	0.9%	120
70815	Hartford Life & Accident Insurance Company	12	\$54,463,132	0.9%	53
71153	Hartford Life & Annuity Insurance Company	0	\$12,618	0.0%	0
88072	Hartford Life Insurance Company	2	\$2,186,897	0.0%	222
92711	HCC Life Insurance Company	3	\$19,812,318	0.3%	37
70670	Health Care Service Corporation	0	\$2,635,149	0.0%	0
12902	Healthspring Life & Health Insurance Company	0	\$4,492,540	0.1%	0
78972	Healthy Alliance Life Insurance Company	619	\$1,528,450,922	24.6%	98
66214	Heartland National Life Insurance Company	9	\$6,650,188	0.1%	328
93440	Hm Life Insurance Company	0	\$5,985,789	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$31,389	0.0%	0
73288	Humana Insurance Company	95	\$84,562,789	1.4%	272
70580	Humanadental Insurance Company	25	\$16,161,825	0.3%	375
91693	Ia American Life Insurance Company	0	\$219	0.0%	0
97764	Idealife Insurance Company	0	\$100,294	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,762,056	0.0%	0
35408	Imperium Insurance Company	0	\$3,289,529	0.1%	0
26581	Independence American Insurance Company	0	\$371,444	0.0%	0
58068	Independent Order Of Foresters The	0	\$14,836	0.0%	0
81779	Individual Assurance Co Life Health & Accident	1	\$862,357	0.0%	281

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
80942	ING USA Annuity & Life Ins Co	0	\$11,551	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$97,544	0.0%	0
10922	Insuremax Insurance Company	0	\$8,604	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$524	0.0%	0
65056	Jackson National Life Insurance Company	1	\$1,187,312	0.0%	204
11630	Jefferson Insurance Company	0	\$256,100	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$84,442	0.0%	0
65080	John Alden Life Insurance Company	10	\$15,741,507	0.3%	154
93610	John Hancock Life & Health Insurance Company	0	\$51,827	0.0%	0
65838	John Hancock Life Insurance Company (usa	14	\$29,487,013	0.5%	115
65110	Kanawha Insurance Company	6	\$4,047,802	0.1%	359
65129	Kansas City Life Insurance Company	3	\$3,620,568	0.1%	201
58033	Knights Of Columbus	0	\$2,425,009	0.0%	0
65242	Lafayette Life Insurance Company The	1	\$3,902	0.0%	9,999
74799	Leaders Life Insurance Company	0	\$82,760	0.0%	0
65315	Liberty Life Assurance Company Of Boston	3	\$7,884,235	0.1%	92
23043	Liberty Mutual Insurance Company	0	\$664	0.0%	0
65331	Liberty National Life Insurance Company	0	\$1,608,485	0.0%	0
65498	Life Insurance Company Of North America	15	\$21,976,942	0.4%	166
65528	Life Insurance Company Of The Southwest	0	\$231	0.0%	0
97691	Life Of The South Insurance Company	0	\$19,675	0.0%	0
77720	Lifesecond Insurance Company	0	\$188,268	0.0%	0
65595	Lincoln Benefit Life Company	0	\$3,203,562	0.1%	0
65927	Lincoln Heritage Life Insurance Company	0	\$78,661	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$130,484	0.0%	0
65676	Lincoln National Life Insurance Company	11	\$22,675,150	0.4%	118
68446	Longevity Insurance Company	0	\$8,102	0.0%	0
65722	Loyal American Life Insurance Company	1	\$3,105,759	0.1%	78
65781	Madison National Life Insurance Company Inc	1	\$1,828,037	0.0%	133
65870	Manhattan Life Insurance Company	0	\$1,943	0.0%	0
38970	Markel Insurance Company	4	\$924,726	0.0%	1,049
71072	Marquette National Life Insurance Company	1	\$2,960,690	0.0%	82
65935	Massachusetts Mutual Life Insurance Company	2	\$9,688,964	0.2%	50
69515	Medamerica Insurance Company	2	\$836,842	0.0%	580
63762	Medco Containment Life Insurance Company	0	\$5,331,589	0.1%	0
79987	Medico Corp Life Insurance Company	0	\$76,959	0.0%	0
31119	Medico Insurance Company	10	\$13,366,297	0.2%	181
97055	Mega Life & Health Insurance Company The	4	\$3,082,549	0.0%	315

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
65951	Merit Life Insurance Co	0	\$1,036,761	0.0%	0
87726	Metlife Insurance Company Of Connecticut	7	\$1,728,076	0.0%	982
65978	Metropolitan Life Insurance Company	27	\$80,076,970	1.3%	82
66044	Midland National Life Insurance Company	0	\$3,363	0.0%	0
66087	Midwest National Life Insurance Company Of TN	0	\$1,317,277	0.0%	0
66168	Minnesota Life Insurance Company	0	\$4,342,580	0.1%	0
57541	Modern Woodmen Of America	0	\$1,042	0.0%	0
66281	Monumental Life Insurance Company	2	\$10,141,308	0.2%	48
66370	Mony Life Insurance Company	0	\$323,058	0.0%	0
13331	Motorists Commercial Mutual Insurance Company	0	\$455	0.0%	0
80020	Mountain Life Insurance Company	0	\$40,151	0.0%	0
66427	MTL Insurance Company	0	\$5,319	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$85,236	0.0%	0
71412	Mutual Of Omaha Insurance Company	22	\$60,138,408	1.0%	89
61409	National Benefit Life Insurance Company	0	\$23,171	0.0%	0
11991	National Casualty Company	0	\$20,488	0.0%	0
98205	National Foundation Life Insurance Company	0	\$220,347	0.0%	0
66583	National Guardian Life Insurance Company	0	\$3,355,902	0.1%	0
82538	National Health Insurance Company	0	\$10,514	0.0%	0
66680	National Life Insurance Company	0	\$170,600	0.0%	0
60593	National States Insurance Company-Liquidation-	5	.	.	.
87963	National Teachers Associates Life Insurance Co	1	\$1,549,873	0.0%	156
19445	National Union Fire Insurance Co Of Pittsburgh	14	\$16,569,589	0.3%	205
66869	Nationwide Life Insurance Company	1	\$4,303,631	0.1%	56
23787	Nationwide Mutual Insurance Company	0	\$920,349	0.0%	0
91626	New England Life Insurance Company	0	\$132,276	0.0%	0
69698	New Era Life Ins Co of the Midwest	1	\$192,348	0.0%	1,261
66915	New York Life Insurance Company	1	\$9,608,964	0.2%	25
81264	Nippon Life Insurance Company Of America	3	\$759	0.0%	9,999
66974	North American Company For Life & Health Ins.	0	\$585	0.0%	0
68349	North American Insurance Company	3	\$7,482,893	0.1%	97
69000	Northwestern Long Term Care Insurance Co	1	\$9,954,460	0.2%	24
67091	Northwestern Mutual Life Insurance Company	0	\$23,901,690	0.4%	0
89206	Ohio National Life Assurance Corporation	0	\$239,966	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$153,198	0.0%	0
67199	Old American Insurance Company	1	\$34,684	0.0%	6,992
24147	Old Republic Insurance Company	0	\$119,115	0.0%	0
67261	Old Republic Life Insurance Company	0	\$395,303	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
67326	Old Surety Life Insurance Company	0	\$7,278,269	0.1%	0
76007	Old United Life Insurance Company	0	\$48,925	0.0%	0
13100	Omaha Insurance Company	0	\$3,591	0.0%	0
20621	Onebeacon America Insurance Company	4	\$376,314	0.0%	2,578
76112	Oxford Life Insurance Company	0	\$503,147	0.0%	0
67393	Ozark National Life Insurance Company	0	\$69,821	0.0%	0
20346	Pacific Indemnity Company	0	\$133	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$283,491	0.0%	0
67539	Pan-american Life Insurance Company	0	\$6,041,840	0.1%	0
67598	Paul Revere Life Insurance Company	3	\$4,315,255	0.1%	169
93777	Pavonia Life Insurance Company Of Michigan	6	\$535,677	0.0%	2,716
67628	Pekin Life Insurance Company	0	\$367,146	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$112,327	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	5	.	.	.
67660	Pennsylvania Life Insurance Company	4	\$39,510,677	0.6%	25
85561	Perico Life Insurance Company	0	\$425,194	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$629,452	0.0%	0
67814	Phoenix Life Insurance Company	0	\$74,028	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,108,461	0.0%	0
80578	Physicians Mutual Insurance Company	2	\$7,045,568	0.1%	69
97152	Plateau Insurance Company	0	\$41,634	0.0%	0
65919	Primerica Life Insurance Company	0	\$6,246	0.0%	0
61271	Principal Life Insurance Company	27	\$29,075,036	0.5%	225
68047	Professional Insurance Company	1	\$415,561	0.0%	584
68136	Protective Life Insurance Company	1	\$151,228	0.0%	1,604
67903	Provident American Life & Health Insurance Co	0	\$108,890	0.0%	0
68195	Provident Life & Accident Insurance Company	4	\$17,167,946	0.3%	57
68209	Provident Life & Casualty Insurance Company	0	\$205,532	0.0%	0
68241	Prudential Insurance Company Of America The	17	\$20,300,729	0.3%	203
71390	Puritan Life Insurance Company Of America	1	\$937,616	0.0%	259
68284	Pyramid Life Insurance Company	0	\$276,760	0.0%	0
39217	QBE Insurance Corporation	0	\$6,063,544	0.1%	0
18538	Red Rock Insurance Company	0	\$17,322	0.0%	0
68357	Reliable Life Insurance Company	0	\$340,729	0.0%	0
68381	Reliance Standard Life Insurance Company	8	\$17,980,623	0.3%	108
61360	Reliastar Life Ins Co of NY	0	\$497,152	0.0%	0
67105	Reliastar Life Insurance Company	0	\$7,995,967	0.1%	0
61700	Renaissance Life & Health Ins Co Of America	0	\$825,810	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
68462	Reserve National Insurance Company	9	\$8,075,300	0.1%	270
65005	Riversource Life Insurance Company	1	\$5,353,817	0.1%	45
58181	Royal Arcanum Supreme Council Of	0	\$9	0.0%	0
57657	Royal Neighbors Of America	0	\$696,650	0.0%	0
79014	Safehealth Life Insurance Company	0	\$7,172	0.0%	0
60445	Sagicor Life Insurance Company	0	\$1,451	0.0%	0
69914	Sears Life Insurance Company	0	\$426,121	0.0%	0
93742	Securian Life Insurance Company	0	\$39,294	0.0%	0
68721	Security Life Insurance Company Of America	0	\$624,982	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$1,886	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$11,555	0.0%	0
69485	Security National Life Insurance Company	0	\$1,289	0.0%	0
76325	Senior Health Insurance Company of PA	16	\$4,237,037	0.1%	916
24988	Sentry Insurance A Mutual Company	0	\$57,626	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$67,809	0.0%	0
97241	Settlers Life Insurance Company	0	\$14,152	0.0%	0
65757	Shelter Life Insurance Company	0	\$9,261,249	0.1%	0
68845	Shenandoah Life Insurance Company	0	\$37,179	0.0%	0
71420	Sierra Health & Life Insurance Company Inc	1	\$309,895	0.0%	783
12575	Silverscript Insurance Company	0	\$60,659,929	1.0%	0
38776	Sirius America Insurance Company	0	\$640,121	0.0%	0
57673	Slovene National Benefit Society	0	\$196	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$3,040	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$75,470	0.0%	0
69019	Standard Insurance Company	8	\$27,765,108	0.4%	70
86355	Standard Life & Accident Insurance Company	1	\$3,231,319	0.1%	75
71706	Standard Life & Casualty Company	0	\$1,709	0.0%	0
69078	Standard Security Life Insurance Company Of NY	2	\$3,198,046	0.1%	152
68985	Starmount Life Insurance Company	0	\$125,766	0.0%	0
40045	Starnet Insurance Company	0	\$24,667	0.0%	0
38318	Starr Indemnity & Liability Company	7	\$963,762	0.0%	1,761
25178	State Farm Mutual Automobile Insurance Co	2	\$32,265,796	0.5%	15
69116	State Life Insurance Company	0	\$754,119	0.0%	0
69132	State Mutual Insurance Company	0	\$520,200	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$1,419,498	0.0%	171
77399	Sterling Life Insurance Company	4	\$5,037,465	0.1%	193
10952	Stonebridge Casualty Insurance Company	0	\$50,693	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
65021	Stonebridge Life Insurance Company	12	\$9,436,402	0.2%	308
80926	Sun Life & Health Insurance Company (US	2	\$1,841,154	0.0%	263
80802	Sun Life Assurance Company Of Canada	2	\$25,445,467	0.4%	19
13175	Surency Life & Health Insurance Company	0	\$450,137	0.0%	0
68608	Symetra Life Insurance Company	1	\$5,735,999	0.1%	42
69345	Teachers Insurance & Annuity Association Of Am.	1	\$315,185	0.0%	769
56014	Thrivent Financial For Lutherans	1	\$10,984,680	0.2%	22
60142	TIAA-CREF Life Insurance Company	0	\$116,752	0.0%	0
69477	Time Insurance Company	57	\$49,983,826	0.8%	277
70688	Transamerica Financial Life Ins Co	0	\$1,293,792	0.0%	0
86231	Transamerica Life Insurance Company	14	\$25,825,594	0.4%	131
56006	Travelers Protective Association Of America	1	\$17,177	0.0%	9,999
61425	Trustmark Insurance Company	3	\$839,794	0.0%	866
62863	Trustmark Life Insurance Company	7	\$10,861,053	0.2%	156
29599	U S Specialty Insurance Company	0	\$178,570	0.0%	0
80314	Unicare Life & Health Insurance Company	10	\$51,249	0.0%	9,999
11121	Unified Life Insurance Company	2	\$250,704	0.0%	1,935
91529	Unimerica Insurance Company	2	\$10,028,566	0.2%	48
80837	Union Central Life Insurance Company	0	\$1,497,833	0.0%	0
62596	Union Fidelity Life Insurance Company	1	\$693,993	0.0%	349
69744	Union Labor Life Insurance Company	0	\$708,477	0.0%	0
70408	Union Security Insurance Company	9	\$24,491,287	0.4%	89
92916	United American Insurance Company	8	\$12,879,199	0.2%	151
56383	United Commercial Travelers Of America	1	\$757,621	0.0%	320
62294	United Concordia Life & Health Ins Co	7	\$3,087,068	0.0%	550
79413	United Healthcare Insurance Company	279	\$916,651,562	14.8%	74
63983	United Heritage Life Insurance Company	0	\$374	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	1	\$61,403	0.0%	3,949
69973	United Life Insurance Company	0	\$23,684	0.0%	0
92703	United National Life Ins Co of America	1	\$764,670	0.0%	317
69868	United Of Omaha Life Insurance Company	40	\$79,068,594	1.3%	123
42129	United Security Assurance Company Of PA	4	\$1,389,952	0.0%	698
81108	United Security Life & Health Insurance Co	10	\$3,228,688	0.1%	751
21113	United States Fire Insurance Company	10	\$3,926,964	0.1%	618
70106	United States Life Insurance Co New York	0	\$3,098,555	0.0%	0
63479	United Teacher Associates Insurance Company	1	\$2,393,542	0.0%	101
72850	United World Life Insurance Company	0	\$4,988,434	0.1%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
97179	Unitedhealthcare Life Insurance Company	4	\$4,167,664	0.1%	233
70130	Universal Guaranty Life Insurance Company	0	\$888	0.0%	0
62235	Unum Life Insurance Company Of America	8	\$53,492,358	0.9%	36
69663	USAA Life Insurance Company	0	\$2,421,675	0.0%	0
94358	Usable Life	2	\$4,442,379	0.1%	109
20397	Vigilant Insurance Company	0	\$101	0.0%	0
53953	Vision Benefits Of America	0	\$2,600,006	0.0%	0
32395	Vision Service Plan Insurance Company	0	\$46,057,029	0.7%	0
70319	Washington National Insurance Company	20	\$17,547,719	0.3%	276
10155	Wellcare Prescription Insurance Inc	0	\$14,530,325	0.2%	0
25011	Wesco Insurance Company	0	\$60,107	0.0%	0
70335	West Coast Life Insurance Company	0	\$43	0.0%	0
70483	Western & Southern Life Insurance Company	1	\$780,187	0.0%	311
91413	Western Reserve Life Assurance Co Of Ohio	0	\$545,291	0.0%	0
39845	Westport Insurance Corporation	0	\$4,089,827	0.1%	0
60704	Wilton Reassurance Life Company Of New York	0	\$355	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$53,269	0.0%	0
71323	Zale Life Insurance Company	0	\$18,925	0.0%	0
16535	Zurich American Insurance Company	2	\$13,364,252	0.2%	36
Total		2,559	\$6,205,669,169	100.0%	.

Long Term Care Insurance

Complaint Indices

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$75	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	4	.	.	.
71471	Ability Insurance Company	0	\$3,081,796	1.3%	0
60054	Aetna Life Insurance Company	0	\$229,231	0.1%	0
90611	Allianz Life Insurance Co Of North America	0	\$4,990,785	2.1%	0
64190	Allianz Life Insurance Company Of New York	0	\$4,907	0.0%	0
60186	Allstate Life Insurance Company	0	\$95,146	0.0%	0
60380	American Family Life Assurance Co of Col.	0	\$437,667	0.2%	0
19275	American Family Mutual Insurance Company	0	\$736,136	0.3%	0
60410	American Fidelity Assurance Company	0	\$521,173	0.2%	0
60488	American General Life Insurance Co	0	\$433,374	0.2%	0
60534	American Heritage Life Insurance Company	1	\$587,532	0.2%	174
60763	American Pioneer Life Insurance Company	0	\$55,995	0.0%	0
60836	American Republic Insurance Company	0	\$731,268	0.3%	0
71439	Assurity Life Insurance Company	0	\$84,497	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$173,651	0.1%	0
61263	Bankers Life & Casualty Company	34	\$17,360,388	7.2%	201
38245	BCS Insurance Company	0	\$73	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$1,044,104	0.4%	0
90638	Best Life & Health Insurance Company	0	\$3,125	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$668,172	0.3%	0
57487	Catholic Order Of Foresters	0	\$17,029	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$10,747	0.0%	0
61883	Central United Life Insurance Company	0	\$3,880	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$231,986	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$31,832	0.0%	0
62626	CMFG Life Insurance Company	0	\$963,750	0.4%	0
62065	Colonial Penn Life Insurance Company	0	\$905	0.0%	0
62146	Combined Insurance Co Of America	0	\$60,832	0.0%	0
62308	Connecticut General Life Ins Co	0	\$32,421	0.0%	0
62359	Constitution Life Insurance Company	1	\$77,485	0.0%	1,323
20443	Continental Casualty Company	17	\$7,727,218	3.2%	225
71404	Continental General Insurance Company	0	\$774,815	0.3%	0
68500	Continental Life Ins Co Of Brentwood TN	0	\$140,683	0.1%	0
62553	Country Life Insurance Company	1	\$359,675	0.1%	285
62952	Equitable Life & Casualty Insurance Company	27	\$9,102,552	3.8%	304
63177	Farmers New World Life Insurance Company	1	\$288,290	0.1%	356
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$9,086	0.0%	0
91642	Forethought Life Insurance Company	0	\$15,202	0.0%	0
65536	Genworth Life & Annuity Insurance Company	4	\$156,719	0.1%	2,616

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
70025	Genworth Life Insurance Company	30	\$43,404,920	18.0%	71
63312	Great American Life Insurance Company	1	\$98,667	0.0%	1,039
64211	Guarantee Trust Life Insurance Company	4	\$1,022,007	0.4%	401
64238	Guaranty Income Life Insurance Company	0	\$39,692	0.0%	0
88072	Hartford Life Insurance Company	0	\$3,630	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$84,587	0.0%	0
65056	Jackson National Life Insurance Company	0	\$486,044	0.2%	0
65080	John Alden Life Insurance Company	0	\$482,307	0.2%	0
93610	John Hancock Life & Health Insurance Company	0	\$51,827	0.0%	0
65838	John Hancock Life Insurance Company (usa	14	\$29,394,577	12.2%	49
65110	Kanawha Insurance Company	2	\$409,893	0.2%	500
58033	Knights Of Columbus	0	\$2,399,186	1.0%	0
77720	Lifesecond Insurance Company	0	\$178,826	0.1%	0
65595	Lincoln Benefit Life Company	0	\$3,203,562	1.3%	0
65676	Lincoln National Life Insurance Company	0	\$110,778	0.0%	0
68446	Longevity Insurance Company	0	\$8,102	0.0%	0
65722	Loyal American Life Insurance Company	0	\$5,928	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,485,364	1.0%	0
69515	Medamerica Insurance Company	2	\$836,842	0.3%	245
31119	Medico Insurance Company	0	\$91,158	0.0%	0
97055	Mega Life & Health Insurance Company The	0	\$2,028	0.0%	0
87726	Metlife Insurance Company Of Connecticut	7	\$1,584,573	0.7%	453
65978	Metropolitan Life Insurance Company	11	\$18,791,515	7.8%	60
66087	Midwest National Life Insurance Co Of TN	0	\$41,194	0.0%	0
66168	Minnesota Life Insurance Company	0	\$100,943	0.0%	0
66281	Monumental Life Insurance Company	0	\$168,365	0.1%	0
66370	Mony Life Insurance Company	0	\$3,572	0.0%	0
71412	Mutual Of Omaha Insurance Company	3	\$6,428,585	2.7%	48
60593	National States Insurance Company-Liquidation-	3	.	.	.
66915	New York Life Insurance Company	1	\$4,098,887	1.7%	25
69000	Northwestern Long Term Care Insurance Co	1	\$9,954,460	4.1%	10
67628	Pekin Life Insurance Company	0	\$1,084	0.0%	0
63282	Penn Treaty Ntwk. America Ins Co-Suspended-	5	.	.	.
67660	Pennsylvania Life Insurance Company	0	\$277,629	0.1%	0
67784	Philadelphia American Life Insurance Company	0	\$986	0.0%	0
80578	Physicians Mutual Insurance Company	0	\$957,371	0.4%	0
65919	Primerica Life Insurance Company	0	\$1,222	0.0%	0
61271	Principal Life Insurance Company	1	\$161,527	0.1%	635
68195	Provident Life & Accident Insurance Company	0	\$545,541	0.2%	0
68241	Prudential Insurance Company Of America The	6	\$5,741,919	2.4%	107

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
68284	Pyramid Life Insurance Company	0	\$49,719	0.0%	0
65005	Riversource Life Insurance Company	0	\$3,794,781	1.6%	0
76325	Senior Health Insurance Company of PA	15	\$4,237,037	1.8%	363
24988	Sentry Insurance A Mutual Company	0	\$14,162	0.0%	0
68810	Sentry Life Insurance Company	0	\$4,532	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$73,042	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$331,821	0.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$6,423,971	2.7%	0
69116	State Life Insurance Company	0	\$753,845	0.3%	0
69132	State Mutual Insurance Company	0	\$19,210	0.0%	0
65021	Stonebridge Life Insurance Company	7	\$1,853,775	0.8%	387
69345	Teachers Insurance & Annuity Association Of Am.	1	\$240,436	0.1%	426
56014	Thrivent Financial For Lutherans	1	\$6,824,393	2.8%	15
60142	TIAA-CREF Life Insurance Company	0	\$116,752	0.0%	0
69477	Time Insurance Company	5	\$1,196,552	0.5%	428
86231	Transamerica Life Insurance Company	9	\$11,701,635	4.9%	79
69744	Union Labor Life Insurance Company	0	\$1,592	0.0%	0
70408	Union Security Insurance Company	1	\$1,738,633	0.7%	59
92916	United American Insurance Company	3	\$658,296	0.3%	467
92703	United National Life Ins Co of America	0	\$4,559	0.0%	0
69868	United Of Omaha Life Insurance Company	1	\$1,489,997	0.6%	69
42129	United Security Assurance Company Of PA	4	\$1,374,433	0.6%	298
63479	United Teacher Associates Insurance Company	1	\$849,339	0.4%	121
62235	Unum Life Insurance Company Of America	3	\$11,308,155	4.7%	27
70319	Washington National Insurance Company	3	\$890,496	0.4%	345
57320	Woodmen Of The World Life Insurance Society	0	\$13,788	0.0%	0
Total		235	\$240,868,456	100.0%	.

Medicare Supplement Insurance

Complaint Indices

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$13,681	0.0%	0
71471	Ability Insurance Company	0	\$15,023	0.0%	0
60054	Aetna Life Insurance Company	0	\$27,789	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$9,824	0.0%	0
12321	American Continental Insurance Company	4	\$9,282,601	1.5%	163
60380	American Family Life Assurance Co of Col.	2	\$508,631	0.1%	1,487
19275	American Family Mutual Insurance Company	2	\$8,470,473	1.3%	89
60488	American General Life Insurance Co	0	\$111,128	0.0%	0
60577	American Income Life Insurance Co	0	\$3,993	0.0%	0
60739	American National Insurance Company	0	\$15,299	0.0%	0
71773	American National Life Ins Co Of TX	5	\$2,484,345	0.4%	761
60763	American Pioneer Life Insurance Company	0	\$1,391,427	0.2%	0
80624	American Progressive Life & Health Ins Co	0	\$7,994	0.0%	0
67679	American Republic Corp Insurance Company	0	\$6,591,871	1.0%	0
60836	American Republic Insurance Company	1	\$14,912,855	2.4%	25
56499	Assured Life Association	0	\$44,000	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$16,280	0.0%	0
61239	Bankers Fidelity Life Insurance Company	2	\$7,581,217	1.2%	100
61263	Bankers Life & Casualty Company	7	\$13,154,799	2.1%	201
47171	Blue Cross & Blue Shield Of Kansas City	4	\$36,773,219	5.8%	41
80799	Celtic Insurance Company	0	\$93,944	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$188,399	0.0%	0
61735	Central Security Life Insurance Co	0	\$2,040	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$511,909	0.1%	0
61883	Central United Life Insurance Company	0	\$6,817	0.0%	0
61859	Christian Fidelity Life Insurance Co	3	\$12,893,409	2.0%	88
62065	Colonial Penn Life Insurance Company	2	\$5,945,286	0.9%	127
62146	Combined Insurance Co Of America	0	\$3,431,227	0.5%	0
62308	Connecticut General Life Ins Co	0	\$12,873	0.0%	0
65900	Conseco Life Insurance Co	0	\$46,428	0.0%	0
62359	Constitution Life Insurance Company	0	\$887,197	0.1%	0
71404	Continental General Insurance Company	1	\$1,284,067	0.2%	295
68500	Continental Life Ins Co Of Brentwood TN	2	\$10,376,388	1.6%	73
62553	Country Life Insurance Company	0	\$245,744	0.0%	0
56138	CSA Fraternal Life	0	\$3,920	0.0%	0
62952	Equitable Life & Casualty Insurance Company	3	\$9,561,390	1.5%	119
63053	Family Life Insurance Company	1	\$874,371	0.1%	433
91642	Forethought Life Insurance Company	0	\$56,327	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$1,315,519	0.2%	0
70025	Genworth Life Insurance Company	0	\$65,089	0.0%	0

Medicare Supplement Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
70939	Gerber Life Insurance Company	2	\$3,523,469	0.6%	215
91472	Globe Life & Accident Insurance Company	1	\$1,244,414	0.2%	304
62286	Golden Rule Insurance Company	0	\$2,593,808	0.4%	0
63967	Government Personnel Mutual Life Ins Co	0	\$1,006,662	0.2%	0
63312	Great American Life Insurance Company	0	\$519,841	0.1%	0
64211	Guarantee Trust Life Insurance Company	0	\$342,298	0.1%	0
70815	Hartford Life & Accident Insurance Company	0	\$9,084,265	1.4%	0
88072	Hartford Life Insurance Company	0	\$706,776	0.1%	0
70670	Health Care Service Corporation	0	\$1,650,601	0.3%	0
78972	Healthy Alliance Life Insurance Company	20	\$91,802,249	14.5%	82
66214	Heartland National Life Insurance Company	1	\$6,099,056	1.0%	62
73288	Humana Insurance Company	9	\$5,144,391	0.8%	662
97764	Idealife Insurance Company	0	\$100,294	0.0%	0
65056	Jackson National Life Insurance Company	0	\$49,449	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$80,525	0.0%	0
65110	Kanawha Insurance Company	0	\$1,332	0.0%	0
65129	Kansas City Life Insurance Company	0	\$5,410	0.0%	0
65331	Liberty National Life Insurance Company	0	\$31,032	0.0%	0
77720	Lifesecond Insurance Company	0	\$386	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$76,679	0.0%	0
65722	Loyal American Life Insurance Company	0	\$2,367,674	0.4%	0
71072	Marquette National Life Insurance Company	1	\$2,960,690	0.5%	128
79987	Medico Corp Life Insurance Company	0	\$76,077	0.0%	0
31119	Medico Insurance Company	9	\$12,500,736	2.0%	272
97055	Mega Life & Health Insurance Company The	0	\$799	0.0%	0
66281	Monumental Life Insurance Company	1	\$445,912	0.1%	848
13331	Motorists Commercial Mutual Insurance Co	0	\$455	0.0%	0
71412	Mutual Of Omaha Insurance Company	10	\$46,729,552	7.4%	81
61409	National Benefit Life Insurance Company	0	\$646	0.0%	0
98205	National Foundation Life Insurance Company	0	\$9,570	0.0%	0
82538	National Health Insurance Company	0	\$2,196	0.0%	0
66869	Nationwide Life Insurance Company	0	\$2,125	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$86,023	0.0%	0
66915	New York Life Insurance Company	0	\$246,868	0.0%	0
68349	North American Insurance Company	3	\$7,482,874	1.2%	152
67199	Old American Insurance Company	0	\$4,153	0.0%	0
67326	Old Surety Life Insurance Company	0	\$7,258,365	1.1%	0
13100	Omaha Insurance Company	0	\$3,591	0.0%	0
76112	Oxford Life Insurance Company	0	\$503,147	0.1%	0
70785	Pacificare Life & Health Insurance Company	0	\$283,491	0.0%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
67628	Pekin Life Insurance Company	0	\$27,225	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$154,946	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$1,916	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,108,461	0.3%	0
80578	Physicians Mutual Insurance Company	2	\$3,912,904	0.6%	193
61271	Principal Life Insurance Company	0	\$2,078,638	0.3%	0
67903	Provident American Life & Health Insurance Co	0	\$108,890	0.0%	0
68241	Prudential Insurance Company Of America The	0	\$881	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$937,616	0.1%	403
68284	Pyramid Life Insurance Company	0	\$172,856	0.0%	0
68462	Reserve National Insurance Company	0	\$2,608,459	0.4%	0
57657	Royal Neighbors Of America	0	\$696,650	0.1%	0
65757	Shelter Life Insurance Company	0	\$460,591	0.1%	0
68845	Shenandoah Life Insurance Company	0	\$37,179	0.0%	0
86355	Standard Life & Accident Insurance Company	1	\$2,593,965	0.4%	146
25178	State Farm Mutual Automobile Insurance Co	1	\$10,449,712	1.7%	36
69132	State Mutual Insurance Company	0	\$500,990	0.1%	0
89184	Sterling Investors Life Insurance Company	0	\$683,766	0.1%	0
77399	Sterling Life Insurance Company	3	\$4,463,133	0.7%	254
65021	Stonebridge Life Insurance Company	1	\$1,676,295	0.3%	226
56014	Thrivent Financial For Lutherans	0	\$2,923,252	0.5%	0
69477	Time Insurance Company	0	\$854	0.0%	0
86231	Transamerica Life Insurance Company	2	\$6,015,757	1.0%	126
61425	Trustmark Insurance Company	0	\$40,113	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$16,230	0.0%	0
11121	Unified Life Insurance Company	0	\$72,432	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$57,547	0.0%	0
69744	Union Labor Life Insurance Company	0	\$36,015	0.0%	0
92916	United American Insurance Company	2	\$4,586,325	0.7%	165
56383	United Commercial Travelers Of America	1	\$661,938	0.1%	571
79413	United Healthcare Insurance Company	17	\$146,619,065	23.2%	44
92703	United National Life Ins Co of America	1	\$594,184	0.1%	637
69868	United Of Omaha Life Insurance Company	34	\$70,069,623	11.1%	184
63479	United Teacher Associates Insurance Company	0	\$1,086,361	0.2%	0
72850	United World Life Insurance Company	0	\$4,988,434	0.8%	0
69663	USAA Life Insurance Company	0	\$2,340,922	0.4%	0
70319	Washington National Insurance Company	5	\$3,663,442	0.6%	516
Total		167	\$631,694,239	100.0%	.

Life Insurance & Annuities

Complaint Indices

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
80985	4 Ever Life Insurance Company	0	\$160,695	0.0%	0
77879	5 Star Life Insurance Company	4	\$2,263,536	0.0%	1,476
71854	AAA Life Insurance Company	3	\$4,722,988	0.1%	531
71471	Ability Insurance Company	0	\$1,913	0.0%	0
60038	Acacia Life Insurance Co	1	\$469,448	0.0%	1,779
60054	Aetna Life Insurance Company	3	\$15,617,463	0.2%	160
90611	Allianz Life Insurance Co Of North America	6	\$164,503,831	1.8%	30
64190	Allianz Life Insurance Company Of New York	0	\$571,504	0.0%	0
60186	Allstate Life Insurance Company	5	\$9,902,341	0.1%	422
70874	Allstate Life Insurance Company Of New York	0	\$43,136	0.0%	0
60216	Amalgamated Life Insurance Company	1	\$285,116	0.0%	2,929
68594	American Amicable Life Insurance Co of TX	3	\$1,087,840	0.0%	2,303
60275	American Bankers Life Assurance Of Florida	0	\$971,647	0.0%	0
12321	American Continental Insurance Company	0	\$467,917	0.0%	0
92738	American Equity Investment Life Ins Co	0	\$110,767,368	1.2%	0
60380	American Family Life Assurance Co of Col.	6	\$3,308,448	0.0%	1,515
60399	American Family Life Insurance Company	7	\$48,850,294	0.5%	120
98736	American Federated Life Insurance Company	0	\$446,296	0.0%	0
60410	American Fidelity Assurance Company	0	\$4,278,818	0.0%	0
60429	American Fidelity Life Insurance Company	0	\$335,253	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$9,216	0.0%	0
60488	American General Life Insurance Co	67	\$569,427,277	6.2%	98
60518	American Health & Life Insurance Company	3	\$2,227,828	0.0%	1,125
60534	American Heritage Life Insurance Company	3	\$6,612,620	0.1%	379
60542	American Home Life Insurance Company	0	\$1,783,424	0.0%	0
60577	American Income Life Insurance Co	13	\$10,833,775	0.1%	1,002
67253	American Life & Security Corp	0	\$216,383	0.0%	0
81213	American Maturity Life Insurance Co	0	\$57,159	0.0%	0
67989	American Memorial Life Insurance Company	0	\$5,208,549	0.1%	0
65811	American Modern Life Insurance Company	0	\$1,891,682	0.0%	0
60739	American National Insurance Company	13	\$37,876,331	0.4%	287
71773	American National Life Ins Co OF TX	0	\$147,718	0.0%	0
60763	American Pioneer Life Insurance Company	0	\$279,528	0.0%	0
80624	American Progressive Life & Health Insurance Co	0	\$5,792	0.0%	0
60801	American Public Life Insurance Company	0	\$22,516	0.0%	0
60836	American Republic Insurance Company	3	\$1,219,197	0.0%	2,055
88366	American Retirement Life Insurance Company	0	\$30	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$2,301,271	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
60895	American United Life Insurance Company	4	\$150,225,326	1.6%	22
61999	Americo Financial Life & Annuity Insurance Co	4	\$5,363,194	0.1%	623
61301	Ameritas Life Insurance Corp	0	\$19,988,360	0.2%	0
72222	AMICA Life Insurance Company	0	\$241,160	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$452,943	0.0%	0
61069	Anthem Life Insurance Company	1	\$8,637,886	0.1%	97
56499	Assured Life Association	0	\$19,014	0.0%	0
71439	Assurity Life Insurance Company	1	\$3,767,727	0.0%	222
61492	Athene Annuity & Life Assurance Company	9	\$17,136,449	0.2%	439
68039	Athene Annuity & Life Assurance Co Of NY	2	\$342,281	0.0%	4,880
61689	Athene Annuity & Life Company	13	\$106,837,518	1.2%	102
61093	Atlanta Life Insurance Company	3	\$50,028	0.0%	9,999
74900	Aurigen Reinsurance Company Of America	0	\$6,803	0.0%	0
61182	Aurora National Life Assurance Company	1	\$428,838	0.0%	1,948
84522	Auto Club Life Insurance Company	0	\$35,712	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$4,583,692	0.0%	182
62880	AXA Equitable Life & Annuity Company	1	\$405,872	0.0%	2,058
62944	AXA Equitable Life Insurance Company	13	\$128,198,755	1.4%	85
68160	Balboa Life Insurance Company	0	\$52,736	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$795,885	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$65,477	0.0%	0
61263	Bankers Life & Casualty Company	22	\$24,636,685	0.3%	746
81043	Bankers Life Insurance Company	0	\$1,906,646	0.0%	0
94250	Banner Life Insurance Company	5	\$13,743,848	0.1%	304
61395	Beneficial Life Insurance Company	0	\$73,602	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$18,780	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$421,240,557	4.6%	0
71714	Berkshire Life Insurance Company Of America	0	\$32,242	0.0%	0
90638	Best Life & Health Insurance Company	0	\$38	0.0%	0
61476	Boston Mutual Life Insurance Company	1	\$5,771,802	0.1%	145
93432	C M Life Insurance Company	0	\$15,008,609	0.2%	0
80659	Canada Life Assurance Company	0	\$1,532,704	0.0%	0
61573	Capital Reserve Life Insurance Company	3	\$350,700	0.0%	7,144
61581	Capitol Life Insurance Company	0	\$283,440	0.0%	0
69647	Catamaran Insurance Of Ohio Inc	0	\$1,679	0.0%	0
56030	Catholic Financial Life	1	\$493,529	0.0%	1,692
57770	Catholic Holy Family Society	1	\$3,122,814	0.0%	267
57487	Catholic Order Of Foresters	0	\$196,125	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
61727	Central Reserve Life Insurance Company	0	\$43,988	0.0%	0
61735	Central Security Life Insurance Co	4	\$418,372	0.0%	7,985
61751	Central States Health & Life Co Of Omaha	4	\$4,719,424	0.1%	708
61883	Central United Life Insurance Company	0	\$107,142	0.0%	0
62383	Centurion Life Insurance Company	0	\$108,242	0.0%	0
94447	Century Life Assurance Company	0	\$231	0.0%	0
61808	Charter National Life Insurance Co	1	\$2,867	0.0%	9,999
61824	Cherokee National Life Insurance Company	1	\$93,821	0.0%	8,902
61832	Chesapeake Life Insurance Company The	0	\$948,975	0.0%	0
61859	Christian Fidelity Life Insurance Co	1	\$500,314	0.0%	1,669
61875	Church Life Insurance Corporation	0	\$560,948	0.0%	0
71463	Cica Life Insurance Company Of America	1	\$1,315,950	0.0%	635
67369	CIGNA Health & Life Insurance Company	0	\$3,709	0.0%	0
76236	Cincinnati Life Insurance Company The	1	\$8,169,593	0.1%	102
61921	Citizens Security Life Ins Co	0	\$150,519	0.0%	0
62626	CMFG Life Insurance Company	2	\$24,573,938	0.3%	68
62049	Colonial Life & Accident Insurance Company	1	\$2,903,245	0.0%	288
62065	Colonial Penn Life Insurance Company	4	\$3,283,923	0.0%	1,017
84786	Colorado Bankers Life Ins Co	2	\$1,566,760	0.0%	1,066
76023	Columbian Life Insurance Company	5	\$3,138,051	0.0%	1,331
62103	Columbian Mutual Life Insurance Co	3	\$162,202	0.0%	9,999
99937	Columbus Life Insurance Company	1	\$32,228,883	0.3%	26
62146	Combined Insurance Co Of America	11	\$1,668,512	0.0%	5,506
84824	Commonwealth Annuity & Life Insurance Co	2	\$2,059,270	0.0%	811
77828	Companion Life Insurance Company	0	\$185,644	0.0%	0
60984	Compbenefits Insurance Company	0	\$3,412	0.0%	0
62308	Connecticut General Life Ins Co	1	\$5,388,869	0.1%	155
65900	Conseco Life Insurance Co	17	\$2,138,004	0.0%	6,641
62359	Constitution Life Insurance Company	4	\$800,312	0.0%	4,174
71730	Continental American Insurance Company	2	\$60,647	0.0%	9,999
62413	Continental Assurance Company	2	\$398,834	0.0%	4,188
71404	Continental General Insurance Company	1	\$366,493	0.0%	2,279
68500	Continental Life Ins Co Of Brentwood TN	0	\$504,708	0.0%	0
94218	Country Investors Life Assurance Company	0	\$1,226,781	0.0%	0
62553	Country Life Insurance Company	0	\$6,065,344	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$69,018	0.0%	0
56138	CSA Fraternal Life	2	\$148,161	0.0%	9,999
82880	CSI Life Insurance Company	0	\$4,760	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
71129	Dearborn National Life Insurance Company	1	\$3,061,946	0.0%	273
57088	Degree Of Honor Protective Assoc.	0	\$296,090	0.0%	0
62634	Delaware American Life Insurance Company	0	\$317	0.0%	0
97705	Direct General Life Insurance Company	1	\$317,869	0.0%	2,627
13183	Eagle Life Insurance Company	0	\$146,828	0.0%	0
84174	Elco Mutual Life & Annuity	0	\$1,971,625	0.0%	0
62928	EMC National Life Company	0	\$3,716,253	0.0%	0
64149	Epic Life Insurance Company The	0	\$22,139	0.0%	0
62952	Equitable Life & Casualty Insurance Company	3	\$1,033,784	0.0%	2,424
56057	Equitable Reserve Association	0	\$1,935	0.0%	0
62510	Equitrust Life Insurance Company	1	\$40,528,406	0.4%	21
70742	Family Benefit Life Insurance Company	3	\$1,313,262	0.0%	1,908
77968	Family Heritage Life Insurance Co Of America	0	\$16,766	0.0%	0
63053	Family Life Insurance Company	0	\$503,019	0.0%	0
74004	Family Service Life Insurance Company	0	\$18	0.0%	0
63118	Farm Bureau Life Ins Co of MO	1	\$42,799,205	0.5%	20
63177	Farmers New World Life Insurance Company	6	\$25,661,914	0.3%	195
63223	Federal Life Insurance Company (mutual	0	\$140,606	0.0%	0
63258	Federated Life Insurance Company	0	\$8,290,641	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	11	\$34,478,217	0.4%	266
93696	Fidelity Investments Life Insurance Company	0	\$15,282,001	0.2%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	3	\$1,809,355	0.0%	1,385
71870	Fidelity Security Life Insurance Company	2	\$15,033,530	0.2%	111
71455	Financial American Life Insurance Company	3	\$576,189	0.0%	4,349
69140	First Allmerica Financial Life Insurance Co	0	\$173,848	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$37,133,361	0.4%	0
56332	First Catholic Slovak Ladies Assn Of The US	0	\$308,092	0.0%	0
56340	First Catholic Slovak Union Of The US	0	\$17,126	0.0%	0
84034	First Guaranty Insurance Company	0	\$73,547	0.0%	0
90328	First Health Life & Health Insurance Company	2	\$7,002	0.0%	9,999
63495	First Investors Life Insurance Company	0	\$464,110	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$2,832,353	0.0%	0
91642	Forethought Life Insurance Company	2	\$28,817,119	0.3%	58
62324	Freedom Life Insurance Company Of America	0	\$77,610	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,611,602	0.0%	0
63657	Garden State Life Insurance Company	4	\$494,675	0.0%	6,753
56685	GBU Financial Life	0	\$1,888,884	0.0%	0
63665	General American Life Insurance Company	10	\$26,011,871	0.3%	321

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
73504	Generation Life Insurance Company	0	\$18,346	0.0%	0
65536	Genworth Life & Annuity Insurance Company	3	\$42,117,236	0.5%	59
70025	Genworth Life Insurance Company	1	\$21,736,346	0.2%	38
70939	Gerber Life Insurance Company	8	\$5,786,699	0.1%	1,155
56154	Gleaner Life Insurance Society	0	\$3,697,118	0.0%	0
91472	Globe Life & Accident Insurance Company	27	\$16,133,238	0.2%	1,398
62286	Golden Rule Insurance Company	0	\$2,160,256	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$577,859	0.0%	0
71218	Grange Life Insurance Company	0	\$100,424	0.0%	0
63312	Great American Life Insurance Company	0	\$64,357,842	0.7%	0
90212	Great Southern Life Insurance Company	1	\$636,324	0.0%	1,313
80705	Great West Life Assurance Company	1	\$354,494	0.0%	2,356
71480	Great Western Insurance Company	0	\$883,997	0.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$157,840,854	1.7%	5
64211	Guarantee Trust Life Insurance Company	6	\$948,262	0.0%	5,285
64238	Guaranty Income Life Insurance Company	0	\$380,391	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$15,295,776	0.2%	0
64246	Guardian Life Insurance Company Of America	4	\$28,693,762	0.3%	116
83607	Guggenheim Life & Annuity Company	0	\$4,086,838	0.0%	0
70815	Hartford Life & Accident Insurance Company	18	\$41,937,040	0.5%	358
71153	Hartford Life & Annuity Insurance Company	2	\$57,774,796	0.6%	29
88072	Hartford Life Insurance Company	3	\$5,310,480	0.1%	472
92711	HCC Life Insurance Company	0	\$22,626	0.0%	0
66214	Heartland National Life Insurance Company	0	\$22,537	0.0%	0
62421	Heritage Union Life Insurance Company	1	\$91,652	0.0%	9,113
93440	Hm Life Insurance Company	0	\$5,520	0.0%	0
64505	Homesteaders Life Company	0	\$4,620,226	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$4,384,575	0.0%	0
73288	Humana Insurance Company	1	\$1,370,804	0.0%	609
70580	Humanadental Insurance Company	0	\$32,253	0.0%	0
91693	IA American Life Insurance Company	0	\$4,410	0.0%	0
97764	Idealife Insurance Company	0	\$34,521	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,788,011	0.0%	467
58068	Independent Order Of Foresters The	3	\$3,723,517	0.0%	673
81779	Individual Assurance Co Life Health & Accident	1	\$2,107,969	0.0%	396
14406	Industrial Alliance Insurance & Financial Service	0	\$26,064	0.0%	0
86509	ING Life Insurance & Annuity Company	2	\$122,345,032	1.3%	14
80942	ING USA Annuity & Life Ins Co	6	\$29,824,597	0.3%	168

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
74780	Integrity Life Insurance Company	1	\$6,748,480	0.1%	124
64831	IntramERICA Life Insurance Company	0	\$761	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$603	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$36,557	0.0%	0
63487	Investors Life Insurance Co Of North America	2	\$479,016	0.0%	3,487
65056	Jackson National Life Insurance Company	49	\$377,036,408	4.1%	109
64017	Jefferson National Life Insurance Company	2	\$8,843,634	0.1%	189
65080	John Alden Life Insurance Company	0	\$289,146	0.0%	0
93610	John Hancock Life & Health Insurance Company	1	\$37,262	0.0%	9,999
65838	John Hancock Life Insurance Company	11	\$100,828,802	1.1%	91
65110	Kanawha Insurance Company	0	\$1,804,137	0.0%	0
65129	Kansas City Life Insurance Company	9	\$25,359,171	0.3%	296
58033	Knights Of Columbus	7	\$28,886,823	0.3%	202
65242	Lafayette Life Insurance Company The	2	\$19,169,072	0.2%	87
82252	Landmark Life Insurance Company	0	\$58,613	0.0%	0
74799	Leaders Life Insurance Company	0	\$84,276	0.0%	0
71595	Lewer Life Insurance Company	0	\$1,536	0.0%	0
65315	Liberty Life Assurance Company Of Boston	0	\$10,886,141	0.1%	0
65331	Liberty National Life Insurance Company	2	\$5,064,461	0.1%	330
65498	Life Insurance Company Of North America	5	\$17,345,338	0.2%	241
65528	Life Insurance Company Of The Southwest	1	\$8,168,462	0.1%	102
77720	LifeseCure Insurance Company	1	\$62,444	0.0%	9,999
99724	Lifeshield National Insurance Co	0	\$3,628	0.0%	0
65595	Lincoln Benefit Life Company	5	\$18,240,150	0.2%	229
65927	Lincoln Heritage Life Insurance Company	8	\$5,707,454	0.1%	1,171
62057	Lincoln Life & Annuity Company Of New York	0	\$103,120	0.0%	0
65676	Lincoln National Life Insurance Company	25	\$398,207,827	4.3%	52
68446	Longevity Insurance Company	0	\$6,116	0.0%	0
65722	Loyal American Life Insurance Company	1	\$143,435	0.0%	5,823
56758	Loyal Christian Benefit Association	0	\$5,457	0.0%	0
65781	Madison National Life Insurance Company	2	\$611,985	0.0%	2,729
61018	Magna Insurance Company	0	\$722	0.0%	0
65870	Manhattan Life Insurance Company	0	\$78,308	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$799,961	0.0%	0
71072	Marquette National Life Insurance Company	0	\$27,223	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	1	\$98,079,402	1.1%	9
31119	Medico Insurance Company	0	\$54,716	0.0%	0
97055	Mega Life & Health Insurance Company The	1	\$352,732	0.0%	2,368

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
86126	Members Life Insurance Company	0	\$480,567	0.0%	0
65951	Merit Life Insurance Co	0	\$1,592,521	0.0%	0
87726	Metlife Insurance Company Of Connecticut	3	\$12,562,553	0.1%	199
93513	Metlife Investors Insurance Company	0	\$35,630,708	0.4%	0
61050	Metlife Investors USA Insurance Company	4	\$264,002,671	2.9%	13
65978	Metropolitan Life Insurance Company	32	\$278,973,259	3.0%	96
97136	Metropolitan Tower Life Insurance Company	0	\$2,320,998	0.0%	0
66044	Midland National Life Insurance Company	17	\$40,202,684	0.4%	353
66087	Midwest National Life Insurance Company Of TN	0	\$58,456	0.0%	0
66109	Midwestern United Life Insurance Company	0	\$32,397	0.0%	0
66168	Minnesota Life Insurance Company	6	\$75,799,197	0.8%	66
76040	Missouri Valley Life & Health Insurance Co	0	\$1,299,249	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$877,902	0.0%	0
57541	Modern Woodmen Of America	2	\$34,085,558	0.4%	49
81442	Monitor Life Insurance Company Of New York	0	\$14,608	0.0%	0
66281	Monumental Life Insurance Company	31	\$20,693,448	0.2%	1,251
66370	Mony Life Insurance Company	1	\$2,317,543	0.0%	360
78077	Mony Life Insurance Company Of America	0	\$4,504,056	0.0%	0
80020	Mountain Life Insurance Company	1	\$251,632	0.0%	3,319
66427	MTL Insurance Company	0	\$2,845,376	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$1,357,492	0.0%	0
61409	National Benefit Life Insurance Company	0	\$578,894	0.0%	0
57568	National Catholic Society Of Foresters	0	\$138,969	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$122,053	0.0%	0
98205	National Foundation Life Insurance Company	0	\$1,337	0.0%	0
66583	National Guardian Life Insurance Company	0	\$8,401,072	0.1%	0
82538	National Health Insurance Company	0	\$356	0.0%	0
66680	National Life Insurance Company	0	\$5,941,824	0.1%	0
60593	National States Insurance Company-Liquidation-	1	.	.	.
87963	National Teachers Associates Life Insurance Co	0	\$176,491	0.0%	0
66850	National Western Life Insurance Company	1	\$31,017,179	0.3%	27
92657	Nationwide Life & Annuity Insurance Company	0	\$7,761,889	0.1%	0
66869	Nationwide Life Insurance Company	2	\$22,478,557	0.2%	74
91626	New England Life Insurance Company	3	\$6,869,753	0.1%	365
91596	New York Life Insurance & Annuity Corporation	3	\$190,926,863	2.1%	13
66915	New York Life Insurance Company	31	\$75,727,798	0.8%	342
81264	Nippon Life Insurance Company Of America	0	\$3,206	0.0%	0
66974	North American Company For Life & Health Ins	2	\$43,719,567	0.5%	38

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
68349	North American Insurance Company	0	\$317	0.0%	0
67032	North Carolina Mutual Life Ins Co- <i>Suspended</i>	4	.	.	.
67091	Northwestern Mutual Life Insurance Company	6	\$285,571,670	3.1%	18
81353	NYLife Insurance Company Of Arizona	0	\$1,240,554	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$469,312	0.0%	0
89206	Ohio National Life Assurance Corporation	0	\$11,050,453	0.1%	0
67172	Ohio National Life Insurance Company The	1	\$55,921,968	0.6%	15
67180	Ohio State Life Insurance Company The	3	\$858,733	0.0%	2,918
67199	Old American Insurance Company	7	\$5,041,604	0.1%	1,160
67261	Old Republic Life Insurance Company	1	\$313,466	0.0%	2,664
67326	Old Surety Life Insurance Company	0	\$1,423	0.0%	0
76007	Old United Life Insurance Company	0	\$94,424	0.0%	0
76112	Oxford Life Insurance Company	1	\$2,334,787	0.0%	358
67393	Ozark National Life Insurance Company	5	\$18,688,640	0.2%	223
64343	Pacific Guardian Life Insurance Company Ltd	0	\$23,809	0.0%	0
97268	Pacific Life & Annuity Company	0	\$5,592,949	0.1%	0
67466	Pacific Life Insurance Company	2	\$348,997,698	3.8%	5
93459	Pan American Assurance Company	0	\$278,008	0.0%	0
67539	Pan-american Life Insurance Company	0	\$90,088	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$3,275	0.0%	0
67598	Paul Revere Life Insurance Company	1	\$34,535	0.0%	9,999
67601	Paul Revere Variable Annuity Insurance Co	0	\$91,242	0.0%	0
93777	Pavonia Life Insurance Company Of Michigan	6	\$1,858,989	0.0%	2,696
67628	Pekin Life Insurance Company	1	\$1,197,080	0.0%	698
93262	Penn Insurance & Annuity Company The	0	\$3,597,940	0.0%	0
67644	Penn Mutual Life Insurance Company The	2	\$6,448,149	0.1%	259
67660	Pennsylvania Life Insurance Company	2	\$641,760	0.0%	2,603
90247	Pharmacists Life Insurance Company, The	0	\$294,915	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$7,525	0.0%	0
60232	Philadelphia Financial Life Assurance Company	0	\$11,870	0.0%	0
93548	PHL Variable Insurance Company	2	\$17,759,889	0.2%	94
93734	Phoenix Life & Annuity Company	0	\$474,745	0.0%	0
67814	Phoenix Life Insurance Company	4	\$11,599,071	0.1%	288
72125	Physicians Life Insurance Company	4	\$5,241,088	0.1%	637
67873	Pioneer American Insurance Company	0	\$330,082	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$809,751	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$36,149	0.0%	0
97152	Plateau Insurance Company	0	\$104,181	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
57622	Polish National Alliance Of The US Of N. A	0	\$74,017	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$97,767	0.0%	0
65919	Primerica Life Insurance Company	6	\$30,989,264	0.3%	162
61271	Principal Life Insurance Company	4	\$72,152,584	0.8%	46
71161	Principal National Life Insurance Company	0	\$10,252,750	0.1%	0
68047	Professional Insurance Company	0	\$14,185	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$15,479	0.0%	0
68136	Protective Life Insurance Company	13	\$772,649,404	8.4%	14
67903	Provident American Life & Health Insurance Co	0	\$13,795	0.0%	0
68195	Provident Life & Accident Insurance Company	0	\$8,618,067	0.1%	0
68209	Provident Life & Casualty Insurance Company	0	\$983	0.0%	0
79227	PRUCO Life Insurance Company	7	\$352,996,256	3.8%	17
86630	Prudential Annuities Life Assurance Corporation	1	\$9,751,471	0.1%	86
68241	Prudential Insurance Company Of America The	37	\$214,962,537	2.3%	144
93629	Prudential Retirement Insurance & Annuity Co	0	\$120,029	0.0%	0
68284	Pyramid Life Insurance Company	2	\$334,512	0.0%	4,993
68357	Reliable Life Insurance Company	52	\$11,499,731	0.1%	3,777
68381	Reliance Standard Life Insurance Company	2	\$18,305,389	0.2%	91
61360	Reliastar Life Ins Co of NY	1	\$629,364	0.0%	1,327
67105	Reliastar Life Insurance Company	11	\$26,824,015	0.3%	342
61700	Renaissance Life & Health Insurance Coy Of Am.	0	\$48,748	0.0%	0
68462	Reserve National Insurance Company	1	\$179,542	0.0%	4,652
93572	RGA Reinsurance Company	0	\$1,178,207	0.0%	0
65005	Riversource Life Insurance Company	1	\$96,447,509	1.0%	9
58181	Royal Arcanum Supreme Council Of	0	\$1,378	0.0%	0
57657	Royal Neighbors Of America	3	\$1,642,589	0.0%	1,525
60183	S USA Life Insurance Company Inc	0	\$8,463	0.0%	0
60445	Sagicor Life Insurance Company	1	\$14,142,107	0.2%	59
70435	Savings Bank Life Insurance Company Of MA	0	\$1,406,517	0.0%	0
69914	Sears Life Insurance Company	1	\$421,623	0.0%	1,981
93742	Securian Life Insurance Company	0	\$235,087	0.0%	0
68675	Security Benefit Life Insurance Company	2	\$66,157,351	0.7%	25
68721	Security Life Insurance Company Of America	0	\$60,617	0.0%	0
68713	Security Life Of Denver Insurance Company	1	\$14,051,511	0.2%	59
68772	Security Mutual Life Insurance Company Of NY	2	\$707,406	0.0%	2,361
69485	Security National Life Insurance Company	2	\$607,788	0.0%	2,748
78662	Senior Life Insurance Company	1	\$866,687	0.0%	964
77119	Sentinel American Life Insurance Co	0	\$470	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
68810	Sentry Life Insurance Company	1	\$11,464,750	0.1%	73
97241	Settlers Life Insurance Company	0	\$41,189	0.0%	0
65757	Shelter Life Insurance Company	9	\$29,605,828	0.3%	254
68845	Shenandoah Life Insurance Company	1	\$194,543	0.0%	4,293
57673	Slovene National Benefit Society	0	\$109,618	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$6,416	0.0%	0
69019	Standard Insurance Company	3	\$40,109,751	0.4%	62
86355	Standard Life & Accident Insurance Company	4	\$316,754	0.0%	9,999
71706	Standard Life & Casualty Company	0	\$297	0.0%	0
69078	Standard Security Life Insurance Company Of NY	0	\$8,288	0.0%	0
68985	Starmount Life Insurance Company	1	\$392,803	0.0%	2,126
69108	State Farm Life Insurance Company	13	\$136,180,927	1.5%	80
69116	State Life Insurance Company	2	\$15,770,687	0.2%	106
69132	State Mutual Insurance Company	0	\$224,146	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$77,032	0.0%	0
77399	Sterling Life Insurance Company	0	\$104,880	0.0%	0
65021	Stonebridge Life Insurance Company	13	\$6,110,818	0.1%	1,777
80926	Sun Life & Health Insurance Company (US	0	\$678,325	0.0%	0
80802	Sun Life Assurance Company Of Canada	1	\$16,346,416	0.2%	51
79065	Sun Life Assurance Of Canada (US	0	\$35,741,523	0.4%	0
69272	Sunset Life Insurance Company Of America	1	\$281,759	0.0%	2,964
13175	Surency Life & Health Insurance Company	0	\$1,305	0.0%	0
69310	Surety Life Insurance Company	0	\$359,235	0.0%	0
68608	Symetra Life Insurance Company	4	\$21,901,936	0.2%	153
90581	Symetra National Life Insurance Company	0	\$27,036	0.0%	0
69345	Teachers Insurance & Annuity Association Of Am	0	\$168,125,274	1.8%	0
56014	Thrivent Financial For Lutherans	3	\$126,438,616	1.4%	20
97721	Thrivent Life Insurance Company	0	\$1,156,138	0.0%	0
60142	TIAA-CREF Life Insurance Company	0	\$9,113,341	0.1%	0
69477	Time Insurance Company	1	\$698,463	0.0%	1,196
69566	Trans World Assurance Company	0	\$123,302	0.0%	0
79022	Transamerica Advisors Life Insurance Company	0	\$335,547	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$10,800,075	0.1%	0
86231	Transamerica Life Insurance Company	16	\$465,235,441	5.0%	29
61425	Trustmark Insurance Company	2	\$1,946,914	0.0%	858
62863	Trustmark Life Insurance Company	1	\$99,595	0.0%	8,386
69396	TX Life Insurance Company	0	\$2,811,966	0.0%	0
84530	U S Financial Life Insurance Company	2	\$4,337,697	0.0%	385

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
86371	Ullico Life Insurance Company	0	\$33,576	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$165	0.0%	0
11121	Unified Life Insurance Company	2	\$719,336	0.0%	2,322
91529	Unimerica Insurance Company	2	\$3,048,842	0.0%	548
80837	Union Central Life Insurance Company	0	\$18,200,241	0.2%	0
62596	Union Fidelity Life Insurance Company	6	\$516,188	0.0%	9,708
69744	Union Labor Life Insurance Company	0	\$966,714	0.0%	0
70408	Union Security Insurance Company	0	\$7,958,323	0.1%	0
92916	United American Insurance Company	2	\$2,549,436	0.0%	655
56383	United Commercial Travelers Of America	0	\$29,695	0.0%	0
87645	United Fidelity Life Insurance Company	2	\$372,056	0.0%	4,490
79413	United Healthcare Insurance Company	2	\$4,308,343	0.0%	388
63983	United Heritage Life Insurance Company	0	\$4,191,711	0.0%	0
69922	United Home Life Insurance Company	1	\$1,011,375	0.0%	826
69930	United Insurance Company Of America	5	\$156,306	0.0%	9,999
69973	United Life Insurance Company	0	\$4,393,427	0.0%	0
92703	United National Life Ins Co of America	0	\$92,746	0.0%	0
69868	United Of Omaha Life Insurance Company	19	\$45,084,665	0.5%	352
42129	United Security Assurance Company Of PA	0	\$2,148	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$18,821	0.0%	0
70106	United States Life Insurance Co New York	4	\$10,420,477	0.1%	321
63479	United Teacher Associates Insurance Company	0	\$110,874	0.0%	0
72850	United World Life Insurance Company	0	\$29,621	0.0%	0
97179	Unitedhealthcare Life Insurance Company	0	\$63,331	0.0%	0
63819	Unity Financial Life Insurance Company	0	\$1,430,829	0.0%	0
70130	Universal Guaranty Life Insurance Company	4	\$364,796	0.0%	9,158
70173	Universal Underwriters Life Insurance Company	0	\$232,704	0.0%	0
62235	Unum Life Insurance Company Of America	4	\$27,040,262	0.3%	124
70955	USA Life One Insurance Company Of Indiana	0	\$6,441	0.0%	0
72613	USAA Direct Life Insurance Company	0	\$9,152	0.0%	0
69663	USAA Life Insurance Company	1	\$22,425,034	0.2%	37
94358	Usable Life	1	\$7,242,580	0.1%	115
68632	Vantis Life Insurance Company	0	\$33,220	0.0%	0
70238	Variable Annuity Life Insurance Company	1	\$65,045,589	0.7%	13
70319	Washington National Insurance Company	27	\$1,427,630	0.0%	9,999
70335	West Coast Life Insurance Company	2	\$11,676,606	0.1%	143
70483	Western & Southern Life Insurance Company	10	\$5,321,617	0.1%	1,569
57711	Western Catholic Union	2	\$4,317,197	0.0%	387

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share, 2011- 2013	Complaint Index
91413	Western Reserve Life Assurance Co Of Ohio	0	\$4,460,828	0.0%	0
92622	Western Southern Life Assurance Company	6	\$37,599,992	0.4%	133
57010	William Penn Association	0	\$495,106	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$96,396	0.0%	0
56170	Woman's Life Insurance Society	0	\$6,053	0.0%	0
57320	Woodmen Of The World Life Insurance Society	1	\$3,615,290	0.0%	231
71323	Zale Life Insurance Company	0	\$20,866	0.0%	0
90557	Zurich American Life Insurance Company	0	\$2,629,142	0.0%	0
Total		1,104	\$9,220,475,049	100.0%	.

Health Maintenance Organizations

Complaint Indices

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)

Alpha by Company

Code	Name	Complaints 2011-2013	Average Annual Premium 2011- 2013	Average Market Share	Complaint Index
95109	Aetna Health	3	\$9,112,725	1.7%	96
95609	Alliance For Community Health DBA Molina	0	\$6,465,125	1.2%	0
12151	Arcadian Health Plan	0	\$149	0.0%	0
10753	Blue-Advantage Plus Of Kansas City	0	\$2,959,075	0.5%	0
95635	CIGNA Healthcare Of St Louis	1	\$2,288,662	0.4%	128
95489	Coventry Health Care Of Kansas	9	\$6,340,273	1.2%	416
96377	Coventry Health Care Of Missouri	67	\$57,227,224	10.6%	343
95530	Cox Health Systems HMO	5	\$6,405,920	1.2%	229
95315	Good Health HMO Inc DBA Blue-Care	36	\$307,071,628	57.0%	34
96475	Healthlink HMO	0	\$27,198	0.0%	0
95358	HMO Missouri	58	\$120,439,185	22.4%	141
95885	Humana Health Plan	4	\$4,679,688	0.9%	250
12913	Missouri Care Incorporated	0	\$12,773,201	2.4%	0
96385	UnitedHealthcare Of The Midwest	1	\$2,929,535	0.5%	100
Total		184	\$538,719,591	100.0%	.

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

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